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The
AMERICAN BOARD OF
FAMILY PRACTICE
REPORT

PERSPECTIVES ON MIDDLE AGE:

The Vintage Years

Conducted by
NEW WORLD DECISIONS
Princeton, New Jersey

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TABLE OF CONTENTS

PAGE

FOREWORD

ABFP REPORT ADVISORS

OVERVIEW.....1

DETAILED FINDINGS:

CHAPTER I HOW AMERICANS DEFINE MIDDLE AGE.....17
CHAPTER II IMAGES OF MIDDLE AGE.....35
CHAPTER III CLOSENESS, CARING AND COMPASSION.....55
CHAPTER IV FINANCIAL PERCEPTIONS OF MIDDLE AGE..67
CHAPTER V NATIONAL ISSUES OF CONCERN.....85
CHAPTER VI DEATH, DYING AND LIFE REEVALUATION....97

APPENDICES:

A. ACKNOWLEDGEMENTS.....109
B. METHODOLOGY.....111

- RESEARCH DESIGN
- SAMPLE CHARACTERISTICS
- RESPONSE RATE
- SAMPLING ERROR
- ANALYZING SIGNIFICANCE
- TREATMENT OF MISSING DATA
- QUESTIONNAIRE

FOREWORD

In The Middle of the Road of Our Life
Dante Alighieri, "The Divine Comedy"

The American Board of Family Practice is the second largest of the 23 specialty boards in the United States. Family Practice is a broad comprehensive specialty which **does not restrict itself to any particular age group**. The training programs in Family Practice (there are over 380 training programs in the U.S.) stress not only medical problems and diseases but also place a good deal of emphasis on the psychosocial influence on the general health of the individual and the family. Our interests traditionally have covered the various life cycle periods, including prenatal, perinatal, infancy, childhood, adolescence and the elderly. However, it seems to us that there has been a lack of information, generally, concerning middle-aged persons in America -- what we would call the "neglected middle." This age group lacks definitive study and attention by any professional discipline.

Middle age is a wide span in the life cycle and may be the longest span of all, yet there has been little recognition of this group who, having lived through the periods of childhood, adolescence, and young adulthood, enter the middle ages only to find themselves facing major responsibilities for the generation ahead, as well as the generation behind. They are often strapped with the burden of continuing support of their children (whose endeavors increasingly require extended support which seems to lengthen with each passing generation), as well as having the stress of supporting elderly kinfolk. Perhaps that is why they are sometimes known as the "sandwich generation."

Middle age is a time when self-actualization should be taking place; a time for some degree of respite with comfort, coupled with anticipation for the ensuing years; a time when one should begin to enjoy the fruits of one's labors -- the "vintage

years," as we euphemistically designate the subtitle of this survey. Values are often fortified and solidified in the middle years; but occasionally past experiences, physical or psychosocial, may make it necessary for reassessment and readjustment of values.

The American Board of Family Practice recognizes the need for some serious study of this vast age group. In initiating this survey, we venture into a complex, relatively unknown area with the hope that it will, at best, serve to promote and stimulate many questions. It seems to us that this particular study may be a landmark study in that it probably will be the "primer" for further and more specific studies and that such surveys, studies, and concrete information gleaned therefrom will eventually prove useful to our family physicians in their pursuit of the complete and comprehensive care of **all** age groups.

Nicholas J. Pisacano, M.D.
Executive Director
American Board of Family Practice

ABFP REPORT ADVISORS

JOHN C. POLLOCK, Ph.D.
ABFP Report Research Director
President, New World Decisions, Princeton, NJ

"'Mid-life crisis' is a popular notion, but the ABFP Report finds little evidence for crisis in middle age and abundant confirmation of a gradual awakening to life's bounty. Also contrary to popular belief, both genders harvest this awakening in many positive ways: for women, an opportunity to taste independence/freedom; for men, a time for settling, reconciling personal and occupational goals, connecting with others. For both genders, middle age is a nurturing period reaching inward for self-discovery and outward to become close to family and friends in an effort to be useful in one's own corner of the universe."

NEAL E. CUTLER, Ph.D.
Director, Boettner Research Institute
Professor, Gerontology and Social Policy
American College, Bryn Mawr, PA

"Other surveys have documented public concern with some of the negatives associated with aging --the burdens and personal obligations--focusing on aging as a physical, emotional or financial burden on family and friends, often mixed with skepticism about government help. The ABFP Report, by contrast, has posed important questions about positive value patterns in middle age and has addressed the capacity for compassion and deepened intimacy in a comprehensive, valuable and unique way."

STEPHEN CRYSTAL, Ph.D.
Chair, Division on Aging
Institute for Health, Health Care Policy and Aging Research
Rutgers University, New Brunswick, NJ

"In addition to finding the argument and evidence convincing that there is a consensus about subjective and objective middle age, I am also struck by several other findings. For one, middle-aged women may be reluctant to bear the burden of elder care not just because they are less 'prepared' for that role psychologically than for caring for children, but because there is a strong presupposition in America that the government should play a major role in helping to care for those less able to help themselves.

NICHOLAS J. PISACANO, M.D.
Executive Director, American Board of Family Practice, Lexington, KY

"Middle age is a wide span in the life cycle and may be the longest span of all. Yet there has been little recognition of this group who, having lived through the periods of childhood, adolescence, and young adulthood, enter the middle ages only to find themselves facing major responsibilities for the generation ahead, as well as the generation behind...It occurred to us that there has been a lack of information, generally, concerning middle-aged persons in America --what we would call the 'neglected middle.' The ABFP Report will probably be the 'primer' for further and more specific studies."

OVERVIEW

OVERVIEW

What is "middle age?" In 1989, definitions of different age periods are in flux. Old age is being redefined, for example, as life expectancy and retirement practices change. In fact, according to the U.S. Census Bureau (1987 Estimates, Middle Series Projections), the population age 65 and older is expected to double from 2.9 million in 1987 to about 6.1 million in the next twenty years. As Americans live longer, attitudes and definitions about what is "middle" and "old" in terms of the life course will, no doubt, undergo reassessment and change.

Childhood and adolescence have been studied for many decades, and the study of geriatrics has made headway in the past decade. As yet, the study of middle age is in its infancy.

While the importance of middle age as a distinct stage in life will be discussed and debated for many years to come, the definition of middle age is of immediate interest. The sixties injunction -- "Don't trust anyone over 30" -- has surely changed as those who created the phrase have pushed on into their thirties and forties.

This group, the "baby boomers," currently represents more than 30% of Americans (U.S. Census Bureau, 1987 Estimates). The first born of this group is now 43 years old, and by the beginning of the next century -- only 11 years away -- a majority of "baby boomers" will be middle aged.

Moreover, middle age can be viewed as a significant time for the consolidation of investments and the experiences of youth and young adulthood, which together with the middle years, lays a foundation for old age -- a period of increasing importance and visibility in American culture.

The American Board of Family Practice (ABFP), which stresses the psychosocial influences on the general health of both the individual and the family in addition to the purely medical, initiated this national survey to begin to explore and define the complex and relatively neglected span of years that constitute "middle age."

'Perspectives On Middle Age" is an in-depth study that was developed, from questionnaire through the interpretation of data to its written presentation, in collaboration with a panel of distinguished advisors and social scientists.

Many studies begin with pre-conceived notions about when middle age starts and ends, and they focus on negative aspects of aging. The ABFP Report draws from a scientifically-designed, national random sample of 1,200 Americans, aged 18 years and older, and asks them: "Do you consider yourself to be middle aged?," "At what age does middle age begin and end?" and, "What behavior do you associate with middle age?" Respondents present a comprehensive range of attitudes and perspectives on mid-life, examining both the positive and negative possibilities each associates with that period of life.

Moreover, rather than limit respondents to a particular context, they were asked to examine if middle age is something an individual feels or does by himself, and how much the mid-life experience is associated with a range of personal relationships -- spouse, parents, children and friends. Respondents were afforded the opportunity to answer questions about relationships and to rate their importance in comparison to individual events and experiences. What emerges is both a subjective and objective definition of what, in 1989, Americans feel middle age is, encompassing attitudes and behavior in addition to definite age limits.

Not only is middle age viewed as a time of financial strain and concern for physical vulnerability, but, interestingly, it is regarded as a time for caring, closeness and compassion.

Also explored are Americans' perspectives on death and dying and on the major issues relating to the nation as a whole, as

well as those that probably hit close to home, such as caring for adult children and aged parents.

Again, the ABFP Report, **'Perspectives On Middle Age,'** hopes to provoke thought and provide a foundation for further research and study on 'The Vintage Years' in order to shed more light on this ever-lengthening span of life's course.

As stated by ABFP Advisor Neal E. Cutler:

> It is noteworthy that the attitudes measured by the ABFP Report may be subject to change for those attaining middle age in the future, just as the meaning of youth and adolescence has changed over generations. While we can't easily confirm middle-age attitudes for all time, we can describe them accurately today.
>
> Those who are 46 to 65 today, the period assigned to middle age by the national sample of 1,200 respondents questioned for this report, are undoubtedly different from those who were middle aged in the 1950's. And those who will be middle aged in the 21st century will surely have different views from those in that age group today.

HOW AMERICANS DEFINE MIDDLE AGE

In response to a direct question, "Do you consider yourself to be middle aged?," 43% of the 1,200 persons queried say "yes," with the highest proportion of those responding "yes" in the 46-65 age group. Within this two-decade group, 84% of those between 46-55 years old subjectively consider themselves middle aged and 78% of those between 56-65 years old also consider themselves middle aged.

Smaller, yet significant, percentages of Americans one decade younger (36-45) and older (66-75) than the 46-65 age group see themselves as middle aged: 58% of the 35-45 age group and 47% of those aged 66-75. Curiously, 11% of those 18-35 years old and 29% of those aged 76 and older assign themseives to the middle age period of life.

Respondents were also asked to state the age at which they believe middle age begins and when it ends. Consistent with the findings that those Americans most likely to assign themselves as middle aged are between 46-65 years old, the average ages given by the national sample of Americans which mark the beginning and end of mid-life are precisely 46 and 66 years old, respectively.

Although these figures may not seem to be surprising, nonetheless, they substantiate, perhaps for the first time, the figures used by the U.S. Census Bureau.

Those beginning and ending years for middle age have been used to create beginning and ending categories of those who both do and do not subjectively feel middle aged. The vast proportion of those aged 46-65 (82%) feel middle aged, compared to only 43% of those 66 and older and only 31% of those in the 18-45 age categories. The clear consensus on subjectively feeling middle aged is that it is thought to begin at age 46 and end at age 66. Thus, the subjective consensus of the aged 46-65 period as a time when individual respondents feel middle aged is congruent with the same period that most people assign to middle age.

In general, men and women display no difference in their objective measure of the beginning and end of middle age. To some extent, however, the older one is, the older one believes entry into middle age occurs. Consistently, men and women give similar responses when asked the average age for entering middle age: 45 for men and 48 for women. For leaving mid-life, the responses are also similar: 65 for men and 68 for women.

Similar agreement is found between whose who believe they are middle aged and those who believe they are not. For middle-age entry: 47 is the average age stated by those who believe they are middle aged; 46 for non-believers. For middle-age exit: 67 is the average age stated by believers and 66 for non-believers.

There is, however, less agreement about the events that mark entry into middle age than there is about the transition into old age. When asked how much they agree or disagree with markers and attitudes that describe leaving middle age, majorities of almost six in ten agree that, "You are probably not old until. . . ":

- You feel too tired to participate in activities you used to enjoy (63%);
- You begin receiving Social Security checks (62%);
- Most of your friends have died (60%);
- You enter a nursing home (54%).

When asked how much they agree or disagree with statements that describe attitudes and markers associated with entering middle age, a significant consensus also emerges. Respondents agree completely or somewhat that, "You are probably not middle aged until. . .":

- You think more about past events than the future (47%);
- You don't recognize the names of the music groups on radio (46%);
- It takes a day or two longer to recover from strenuous exercise (44%);
- The last of your children moves out (42%);
- You worry about having enough money for health care concerns (41%).

There is less certainty and agreement about the circumstances that define entry into mid-life than those defining the boundary between middle and old age. But, for there to exist such significant agreement (between 41% and 47%) about the entry markers for middle age in such a newly-defined field of inquiry suggests that, in 1989, the boundaries and definitions of middle age appear to have emerged quickly in comparison to other aging inquiries that have developed over many decades.

Overall, there is a remarkable amount of agreement, both subjective and objective, about a two-decade span of middle age beginning at age 46 and ending at age 66.

IMAGES OF MIDDLE AGE

A consensus exists about the age period and boundaries that define middle age, but what images do Americans construct when they think about that period of life? What do most people

consider the worst and best aspects of middle age? What do most people see themselves doing in mid-life? And, what do respondents generally see middle-aged people doing during those years? The ABFP Report asks these questions and provides some answers.

Responding to open-ended questions, men and women, each of different age groups, agree that the worst aspects of middle age are: Changes in physical conditions and poor health (38%); Mental changes, such as simply realizing that you are getting old (22%); and Having a less positive attitude toward life (12%).

The best aspects of middle age are associated with a combination of more personal control and certainty, on the one hand, and more freedom on the other. Forty-four percent (44%) cite that being settled is best about mid-life, sometimes expressed as having enough life experience to get the "big picture." Freedom and independence are cited as well, specifically: Children are grown (23%) and more freedom generally (22%). Having financial security (17%) is another frequently mentioned aspect of personal control and certainty.

Although all ages consider the settling nature of life experience to be the chief benefit of middle age, 51% of people under age 46 are more likely than the 35% of those 46-65 and the 34% of those 66 and older to say that the best aspect of being middle aged is being settled. In a similar fashion, financial security is associated more with middle age by those younger than 46 (20%) and the 46-65 age group (15%) than by those 66+ year old counterparts.

Large majorities of respondents -- between 79% and 89% -- agree that middle life is associated with a search for meaning, intimacy (caring and endearment), and purposeful contribution. In middle age, respondents feel that it is likely that they will:

- Become closer to one's spouse, children or friends (89%);
- Assist an adult child with financial needs (89%);
- Enjoy an active and fulfilling sex life (86%);

- Participate regularly in religious activities (79%);
- Care for a frail parent (79%).

CLOSENESS, CARING AND COMPASSION

With the exception of saving for retirement (76%), which indicates a major concern for financial stability in mid-life, the highly-ranked intimacy choices focus on pre-existing relationships and interest in family and friends, religion and sexual fulfillment.

Contrary to conventional wisdom that women are inevitably more nurturing than men, the ABFP Report indicates a remarkable similarity between the sexes and among age groups in their estimates that in mid-life they will become closer to spouse, children or friends (both men and women, 89%); assist an adult child with financial needs (men 90%), women 89%); and care for a frail parent (men 79%, women 80%).

The new data in this Report appear to be in stark contrast to popular perceptions of younger Americans as the "me" generation. Additional studies will be necessary through the next decade to test whether the nurturing perspectives of today, especially among young people, change with age or whether a special generation of highly-concerned citizens has emerged.

In general, younger Americans are at least as likely as middle-aged and older people to see themselves becoming closer to family and friends and to offer family assistance in mid-life to those in need. Younger men and women are both more likely than men and women in age groups 46-65 and 66 and older to see themselves assisting an adult child with financial needs and also caring for a frail parent. The kindliness and caring indicated by all ages -- and by those younger than age 46 in particular -- deserves attention.

The ABFP Report finds that, for a large majority of respondents, sexuality is linked to serious relationships and not to experimentation.

In this study, the finding that middle age is associated with greater sexual enjoyment and fulfillment has been linked to more caring and warmth in existing relationships.

More than half, 57%, of all respondents believe that sexual satisfaction increases with age, and 78% disagree that middle-aged people lose sexual interest. Furthermore, 89% disagree that it is alright to look outside of one's marriage for sexual satisfaction; 69% disagree that in today's society, almost everyone will get divorced; and 59% disagree that it is a good idea for couples to live together before marriage.

Most Americans view middle age as a period of mixed blessings. Physical and financial concerns are clearly apparent. In addition to the 71% who associate middle age with chronic illness possibilities, middle age also linked with financial difficulties. Seventy-one percent (71%) of those queried believe that "middle-aged people are often under severe financial strain due to the need to care for both their adult children and their parents."

Nevertheless, a significant majority of more than 80% consistently see middle age as a period of positive growth. In addition to the 89% who see themselves closer to family and friends or assisting a child with financial needs, or the 86% who anticipate an active and fulfilling sex life, a similar majority give a direct answer to what they are likely to believe or do in middle age. Namely, 84% agree that "at middle age, a person becomes more compassionate to the needs of others." This association of middle age with closeness and compassion, more than with most other aspects, is one of the clearest findings of the ABFP Report.

Analyzing whether men and women and different age groups are similar in viewing middle age as a time for greater closeness and compassion, men/women differences appear minimal. However, age differences are significant.

This Report indicates that ages 46 and older, and in particular, the mid-years group 46-65, are much more likely than those younger than age 46 to agree completely that middle age is a more compassionate time. Men appear to shift into that realization

in middle age and to retain it in old age. Women also shift into it in middle age but lose some of that realization in later life.

This eagerness to give something back to others is not simply an isolated opinion or attitude. Rather, it appears to be a comprehensive perspective, one that is closely linked to and integrated with many other attitudes toward children, parents, religion and sexual fulfillment.

FINANCIAL PERCEPTIONS OF MIDDLE AGE

Throughout the life course, people take stock of their lives and personal achievements. The ABFP Report finds that a link exists today between beliefs about financial security or accomplishment and middle age. In addition, this financial achievement is clearly viewed as coupled with a capacity to share one's resources with others.

There is widespread discussion about the possible existence of a generation (or at least an age segment) of middle-aged Americans who are overwhelmingly burdened by financial obligations that stretch in two directions:

- Adult children needing help with education or housing; and
- Relatives (parents, aunts, uncles, etc.) who need help because of long-term illness or catastrophic care.

This cluster of burdened citizens is often referred to as the "sandwich generation" that is unable to escape from the yoke of continuous financial caretaking. An overwhelming 71% of respondents agree that middle-aged parents are often under severe financial strain due to the need to care for both their children and parents.

A clear majority of 72% agree that "children have an obligation to care for their aged parents until the parents die." And while men and women share similar opinions, it is surprising that younger people are more apt to assert the responsibility of children toward parents. In fact, 80% of Americans age 46 and younger agree that children have an obligation to care for aged parents until the parents die, compared to smaller majorities of

middle-aged (62%) and senior respondents (61%) who similarly agree.

Moral judgements are one thing, responsibility for funding is quite another. Respondents were asked to agree or disagree with a variety of statements about specific obligations in order to test willingness to care for seniors with financial commitment.

A paradox is immediately apparent. Although seven in ten Americans say that children have a moral obligation to care for aged parents, respondents are evenly split -- 50/50 -- about whether the children of aged parents should be financially responsible for their parents' care until they die.

If one's own ox is gored, presumably one is supremely concerned. In other words, it probably is to be expected that seniors themselves -- those most likely to be burdened by the costs of chronic illness and catastrophic care and illness, would object most to paying the bills.

However, the ABFP Report data are clear about the fact that, by a large majority, younger people (age 46 and younger) are far more concerned than older Americans about senior caretaking and financial stability.

A striking difference is found in attitudes about financial independence and old age. More than 55% of those older than 65 agree that "aged parents should care for themselves until they die." This contrasts with 69% of those age 46 or younger who overwhelmingly disagree with the same statement.

Like the younger segment, 59% of middle-aged respondents also disagree that aged parents should care for themselves until death. Clearly, the older the respondent, the greater the support for caretaking autonomy for themselves and for the elderly in general.

NATIONAL ISSUES OF CONCERN

This segment of the ABFP Report reveals the current attitudes and opinions of Americans on significant national issues that have had widespread attention and deep concern in recent years. Respondents opinions are striking, while to some extent,

might have been foreseen. What did become particularly noteworthy upon correlation of the data, however, is the emergence of an unusual pattern somewhat at odds with the views of several scholars.

Surprisingly, in 1989, men and women do not seem to "converge" upon similar perspectives with age. Rather, with few exceptions, women in each age category remain consistently more concerned than men about a wide range of national issues.

Presented with a list of prominent issues, respondents were asked to rate them as "very significant," "somewhat significant," or "not significant." For the issues of deepest concern -- drug use and abuse, pollution and AIDS disease -- importance is registered regardless of age. A national consensus is clear: These issues are of overwhelming importance to Americans.

Several of these foremost "very significant" concerns are related to physical and mental well-being and affect individual citizens and society as a whole:

- Drug use and abuse (88%);
- Air, land and water pollution (81%); and
- AIDS disease (78%).
- High cost of health care (70%);

The next highest-ranked concerns manifest an interest in other quality of life concerns:

- The homeless and hungry (67%);
- Long-term health care, whether in old-age institutions or own home (64%); and
- Alcoholism (63%).

The remaining high-ranked interests reflect a broad concern with a wide range of distress-prevention activities associated with individuals and with society in general:

- Family planning (57%);
- Juvenile delinquency (56%);
- National health insurance for catastrophic illness (55%);
- Preventive medicine (53%);

- Abortion issues (50%); and
- Job and family-related stress (42%).

Men and women are about equally concerned about pollution, family planning and national health insurance for catastrophic care. On all other concerns, women are more likely to consider the issues "very significant."

Appreciation of the significant national issues does increase with age, but women do appear to start early with a greater awareness of the issues compared to young men and generally maintain their awareness "lead" over the life course. This seems to confirm the role of women as caretakers -- in this instance, in the broadest sense.

In addition, believing that middle age is a time for greater compassion is associated somewhat with increased concerns about national issues. The higher the agreement with more compassion in middle age, the greater the level of agreement that health issues, both narrowly and broadly defined, are "very significant" national issues.

DEATH, DYING AND LIFE REEVALUATION

The data in the ABFP Report suggest that younger people -- those 46 and younger, rather than the middle aged -- are the most likely of all age groups to reevaluate their lives in the face of death. This survey also finds a connection between health and financial concerns and the younger age group's uncertainties about the future for everyone.

Several issues in the survey tap opinions about future uncertainty, and there is substantial agreement with some aspects of it. It is striking that about eight in ten (78%) agree that "knowledge of death leads people to reevaluate the lives they have led." Consistently, 61% agree that "there are times I wonder whether my life will work out the way I want it to."

The belief that middle age is associated with the beginning of introspection about death and a reevaluation of life is a reasonable proposition. But this Report finds that, in 1989, the

youngest age group (those younger than age 46), is somewhat more concerned about death and life reevaluation than are today's middle-aged Americans.

Respondents are asked whether death's certainty prompts life reevaluation. It is surprising that the younger the respondent, the greater their agreement. A striking 84% of those age 44 and younger agree with the statement, compared to 72% of the middle-aged group and 68% of those 66 years and older.

Regarding a more extreme issue than life reevaluation, wondering whether middle-aged people spend a lot of time worrying about death, results are somewhat clearer. Respondents who see financial strain in middle age are somewhat more likely than others to believe that middle-aged people spend a lot of time worrying about death. Those who perceive middle age as a time for chronic health problems are substantially more likely than others to agree that middle-aged citizens worry a great deal about death.

Perhaps as an affirmation of our ability to cope, it is striking that 79% of all respondents say "no" when asked the question, "Do you wish to die before you get too old?" Only 21% reply affirmatively.

Significantly, those at the core of middle age are least likely to ever wish to die before becoming too old: ages 46-55, 15%; ages 56-65, 16%. And, surprisingly, both younger and older groups are somewhat more likely to wish for death: aged 36-45, 22%; aged 66-75, 22%.

Commenting on the new "wish to die" data revealed in this report, Advisor Stephen Crystal said:

> It's noteworthy that most people, 79%, do not wish to die before becoming too old, an affirmation of our ability to cope. This persistence of hope may suggest that the quality of life can be maintained with age. The older one gets, according to this Report, if one wishes to die before becoming too old, the older the age at which one wishes to die.
>
> This finding contradicts the assumption that it is universally believed that the quality of life must decline

past a certain age.

Those respondents who associate middle age with concomitant financial strain or chronic illness differ, however, in their opinions about wishing to die before becoming too old.

Curiously, the ABFP Report data suggest no significant association between the belief that middle age is a period of chronic illness and the wish to die.

Historically, the group of people studied in surveys of middle-aged Americans today samples an unusually privileged group of our population. Many were born in the Depression of the '20s and spent early childhood in families that experienced it -- some of them fought in World War II and some in the Korean War in the 1950's. Subsequent family formation and career progression took place under special economic circumstances.

In addition to benefiting from the G.I. Bill for education and special low-rate mortgages, this small demographic group profited in other ways.

> Reflecting the lowered birthrate that began in the late 1920's and persisted through the Depression years of the '30s, post-World War II adults benefited from the combination of membership in a small cohort and an expanding economy, particularly in the growing professional and technical fields. This means there was both opportunity and pressure for high productivity and easy career advancement as their lives and work histories unfolded in the 1950's and 1960's." (Alice S. Rossi, "Life-Span Theories and Women's Lives," Signs: Journal of Women in Culture and Society 1980, vol.6, no.1, p.14)

The specific historical experiences of this sample of middle-aged Americans -- what social scientists call "cohort particularity" -- may explain why today's middle-aged respondents in this study are different from younger and older groups.

In contrast to relatively certain expectations and expanding opportunities for today's middle-aged Americans, today's younger people appear to be candidates for maximum uncertainty. For younger people today, social and occupational fluidity join with uncertain prospects for middle and old age. In these circumstances, it is not surprising that middle-aged Americans express less uncertainty about the future than the younger generation.

Far from a cause for alarm, the younger generation's uncertainty may reflect a greater -- and perhaps more accurate -- awareness and sensitivity to the economic dilemmas that await all Americans than does the relative tranquility of middle-aged citizens.

As carriers of the values that will guide the future, young Americans might be regarded less as unnecessarily anxious before their time than as a bellwether for a nation's capability to anticipate, meet and overcome the obstacles that the future presents.

DETAILED FINDINGS:

CHAPTER I. HOW AMERICANS DEFINE MIDDLE AGE

What is "middle age?" We know a great deal about youth, adolescence, and in the past few decades, much has been researched and written about old age.

But middle age remains an uncharted territory. **The American Board of Family Practice (ABFP) Report, "Perspectives On Middle Age: The Vintage Years,"** is a compilation and analysis of the attitudes and behavior of a national random sample of 1,200 Americans aged 18 and older. The ABFP Report provides some new insight into the ways men and women have begun to "map" this mid-life terrain.

In 1989, definitions of different age periods are in flux. Old age is being redefined, for example, as life expectancy and retirement practices change. In fact, according to the U.S. Bureau of the Census (1987 Estimates and Middle Series Projections), the population aged 85 and older is expected to double from 2.9 million in 1987 to about 6.1 million in the next twenty years. As Americans live longer, attitudes and definitions about what is "old" and "middle", in terms of life course, will no doubt undergo reassessment and change.

While the importance of middle age as a distinct state in the life course will be discussed and debated for many years to come, the definition of middle age is of immediate interest. The sixties injunction -- "Don't trust anyone over 30" -- has surely changed as those who created the phrase have pushed on into their 30's and 40's.

This group, the "baby boomers," currently represents more than 30% of Americans (U.S. Census Bureau, 1987 estimates). The first-born of this group is now 43 years old, and by the beginning of the next century -- only 11 years away -- a majority of baby boomers will be middle aged.

Moreover, middle age can be viewed as a significant time for the consolidation of investments and the experiences of youth and young adulthood. This consolidation lays a foundation for old age -- a period of increasing length, importance and visibility in American culture.

Our everyday use of language suggests that middle age exists. How does the public actually perceive middle age, and is it something distinct and different from youth and old age? Is there any kind of consensus about when it begins and ends, and are there specific life events that mark its beginning and end? And what sorts of positive and negative experiences might be typical of this time of middle aging?

The ABFP Report is, to our knowledge, the first national study of its kind and is designed to begin to answer many of these significant questions about mid-life in contemporary America.

Because old age has received significantly more attention as a distinct life stage -- both by social scientists and the general public -- the national sample was asked parallel questions about the types of events they see as marking the beginning of both middle and old age. By analyzing responses, it is possible to measure whether middle age is as clearly defined as old age.

According to social scientist and ABFP Report advisor Neal E. Cutler:

> Other surveys have documented public concern with some of the negatives -- the burdens and personal obligations -- associated with aging, focusing on aging as a physical, emotional or financial burden on family and friends, often mixed with skepticism about government help.
>
> The ABFP Report, by contrast, has posed important questions about positive value patterns in middle age and has addressed the capacity for compassion and deepened intimacy in a comprehensive, valuable and unique way.
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> It is noteworthy that the attitudes measured by the ABFP Report may be subject to change for those

attaining middle age in the future, just as the meaning of youth and adolescence has changed over generations. While we can't easily confirm middle-age attitudes for all time, we can describe them accurately today.

Those who are 46 to 65 today, the period assigned to middle age by the national sample of 1,200 respondents questioned for this report, are undoubtedly different from those who were middle aged in the 1950's. And those who will be middle aged in the 21st century will surely have different views from those in that age group today. *

Who Feels Middle Aged?

In response to a direct question, "Do you consider yourself middle aged?", **43% of the 1,200 queried say "yes." The highest proportion are found in the 46-65 age group:**

- **84% in the 46-55 age group "subjectively" consider themselves middle aged in this two-decade period;**
- **A similar proportion, 78% of those in the 56-65 age bracket, consider themselves middle aged.**

The findings in the ABFP Report are especially meaningful in light of the observation that significant numbers of people in corporate America who are in their 50's, are currently being forced to retire. Is it possible that the business community -- and society in general -- are tagging people "old" well before that time of their life?

Smaller, yet significant, percentages of Americans one decade older and younger than the period 46 years to 65 years see themselves as middle aged:

- **47% of those aged 66-75;**
- **58% of the 36-45 age group; and**
- **curiously, 11% of those 18-35 years old and 30% of those aged 76 and older assign themselves to the mid-life period.** (see Table I-1)

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How Do Men and Women Compare In Their Attitudes?

Men and women are about equally likely to see themselves as middle aged in the 36 to 55-year span: 36-45 years (54% men, 46% women); 46-55 years (52% men, 48% women). Among respondents under age 36, men are more likely than women to assign themselves to the mid-life period (68% and 32%, respectively). However, as they get older, more women than men believe they are middle aged: age 56-65 (56% women, 44% men); age 66-75 (39% men and 61% women). (see Table I-1 for additional demographic figures concerning education levels, household income and marital status, and see Table I-2)

TABLE I-1

THOSE WHO CONSIDER THEMSELVES MIDDLE AGED

			Consider Self Middle Aged **	
			Yes	No
			%	%
Total: (1200) *			43	57
Sex:	Men	(599)	44	56
	Women	(601)	41	59
Age:	18-35	(477)	11	89
	36-45	(298)	58	42
	46-55	(165)	84	16
	56-65	(138)	78	12
	66-75	(87)	47	53
	76 or older	(30)	30	70
Sex and Age Groups:				
Men:	<46	(421)	30	70
	46-65	(136)	78	22
	66+	(42)	41	59
Women:	<46	(354)	21	79
	46-65	(167)	84	16
	66+	(75)	43	57
Education:				
High School or less		(611)	47	53
Some College		(334)	37	63
College graduate		(250)	39	61
Household Income:				
Less than $20,000		(375)	39	61
$20,000-$39,000		(443)	37	63
$40,000-$69,000		(232)	55	45
$70,000 or more		(67)	49	51
Marital Status:				
Married		(773)	49	51
Divorced		(139)	53	47
Widowed		(89)	53	47
Never married		(236)	16	84

*( ) = Unweighted absolute or raw number

** Significant Percentage Differences: When comparing differences between two percentage points in the ABFP Report, a difference of 6 to 9 points is considered "somewhat" significant; a difference of 10 to 14 points is "significant;" and a difference of 15 or more points is considered "very" significant.

NOTE: In this and the Tables which follow, total respondents may vary in difference questions because not every respondent answered every question.

TABLE I-2

PERCENTAGES OF MEN AND WOMEN WHO CONSIDER THEMSELVES MIDDLE AGED BY AGE GROUPS

	<36	36-45	46-55	56-65	66-75
	%	%	%	%	%
ALL RESPONDENTS	11	58	84	78	47
	(477)	(298)	(165)	(138)	(87)
SEX: Men	68	54	52	44	39
Women	32	46	48	56	61
	(62)	(176)	(142)	(108)	(87)

When Does Middle Age Begin And End?

The average ages given by the national sample of Americans which mark the beginning and end of mid-life are precisely 46 and 66 years old. Those beginning and ending years for middle age have been used to create beginning and ending categories for those who both do and do not subjectively feel middle aged.

Consistent with what people state are the ages that begin and end mid-life, the vast proportion of those aged 46-65 (82%) feel middle aged, compared to only 43% of those 66 and older, and only 31% of those in the 18-45 age segment. The clear consensus on subjectively feeling middle aged is that it is believed to begin at 46 and end at 66.

The subjective consensus on the 46-65 period as a time when individual respondents feel middle aged, therefore, congruent with the same period respondents say most people in general experience middle age. Thus, middle age coincides with the mid-life period agreed upon by others -- "objective" middle age.

Men And Women Are Strikingly Similar

Examining more closely the responses of specific groups about this "objective" measure of middle age, two findings are striking. Men and women display no differences in their opinions about the beginning and end of middle age. And, to some extent, the older one is, the older one believes entry into middle life occurs.

When asked their opinions about the ages most men and women enter and exit this life period, the average response overall is that men and women enter it at the same time -- age 46 -- and leave it at the same time -- age 66. (see Tables I-3 and I-4)

TABLE I-3

AGES ALL RESPONDENTS STATE MOST MEN AND WOMEN ENTER AND LEAVE MIDDLE AGE

Age "most" people are believed to enter middle age	= 46 years
Age men are believed to enter middle age	= 46 years
Age women are believe to enter middle age	= 46 years
Age "most" people are believed to leave middle age	= 66 years
Age men are believed to leave middle age	= 66 years
Age women are believed to leave middle age	= 66 years

Consistently, when examined by sex, men and women give similar responses when asked the average age for most people (men and women) entering middle age: 45 for men and 48 for women. For leaving middle age, the responses are also similar: average for men, 65, and for women, 68.

Similar agreement is found between those who believe they are middle aged and those who believe they are not. For middle-aged entry: 47 is the average age stated by believers; non-believers, 46. For middle-age exit: 67 is the average age stated by believers; non-believers, 66.

The Older You Are, The Older You Perceive Middle Age To Begin

There is some variation in the age given for entry into middle age, according to the respondent's age category. To a slight extent, the older someone is, the older someone is believed to enter middle age.

For example, there is an 8-point difference between the average age given for entering mid-life between those less than 46 years old (age 44) and those 66 and older (age 59). The 46-65 age group is in between at age 49. There is less variation in the age delineating the end of middle age: younger than 46, age 65; 46-65, age 68; 66 plus, age 69.

Examining middle age by decades, a similar consensus is found. For entering middle age: age 46-55, average age of 48; age 56-65, average age of 50. For leaving middle age: 46-55, average age of 67; 56-65, average age of 68; and 66-75, average age of 70.

Overall, there is agreement between sexes and among age groups about the onset and end of middle age, but there is a slightly greater consensus about the end of middle age than about its beginning. (see Tables I-4 and I-5)

TABLE I-4

THE ASSOCIATION BETWEEN SEX, AGE AND ENTERING AND LEAVING MIDDLE AGE

		SEX		AGE		
	TOTAL	Men	Women	<46	46-55	66+
	N=(1200)	(599)	(601)	(775)	(303)	(117)
AVERAGE AGE FOR ENTERING AND LEAVING MIDDLE AGE.						
At what age do you think most people enter middle age?						
Average age for entry:	46	45	48	44	49	59
At what age do you think most people leave middle age?						
Average age for leaving:	66	65	68	65	68	69

TABLE I-5

THE ASSOCIATION BETWEEN FOUR AGE DECADES AND ENTERING AND LEAVING MIDDLE AGE

		AGE AT NEAREST BIRTHDAY				
	TOTAL	<36	36-45	46-55	56-55	66-75
	(N=1200)	(477)	(298)	(165)	(138)	(87)
AVERAGE AGE FOR ENTERING AND LEAVING MIDDLE AGE.						
At what age do you think most people enter middle age?						
Average age for entry:	46	43	45	48	50	52
At what age do you think most people leave middle age?						
Average age for leaving:	66	64	66	67	68	70

Further confirmation that most respondents consider middle age a well-defined set of years is found in response to the statement: "Middle age is a specific span of years of your life, no matter how you feel or look?" -- 59% of the respondents agree with that statement.

And, in response to an open-ended question about "events, experiences or changes that lead people to consider themselves middle aged," the answer category receiving the highest number of responses is "numerical age." Fifty-seven percent (57%) of those who consider them selves middle aged cite numerical age as the reason for feeling middle aged, and 43% of those who do not consider themselves middle aged cite numerical age as something that would lead them to feel middle aged.

TABLE I-6

WHAT EVENTS, EXPERIENCES OR CHANGES LEAD PEOPLE TO CONSIDER THEMSELVES MIDDLE AGED

	Yes, I consider myself middle aged *	No, I do not consider myself middle aged*
	%	%
My numerical age	57	43
My physical condition, health or appearance	35	35
Other	29	36
Don't know/no answer	4	12
	(512)	(688)

* Reasons given may total more than 100% because respondents can provide more than one answer.

Event "Markers" Of Middle Age: Less Agreement About It Beginning Than About The Transition To Old Age

One perspective on aging that has achieved considerable recognition is the view that aging is less a matter of chronological or numerical age than it is a matter of event "markers," such as a marriage, a birth, a death, a major occupational change -- like retirement, or a last child leaving home.

This focus is called an event marker perspective on aging. It assumes that most people define themselves along the life course, less in terms of their numerical age than in terms of concrete things that happen to them or specific thresholds they pass.

Ever since the inception of the Social Security System, in 1935, old age and the transition to it has been studied in depth. It would not be surprising, therefore, to find strong agreement about the markers, events or attitudes that demarcate a transition from middle age to old age. The ABFP Report indeed confirms such agreement.

When respondents are asked how much they agree or disagree with attitudes and markers describing leaving middle age, more than half agree that the following are certain:

YOU ARE PROBABLY NOT OLD UNTIL . . .
(% Agree Completely or Somewhat)

63% You feel too tired to participate in activities you used to enjoy.
62% You begin receiving Social Security checks.
60% Most of your friends have died.
54% You enter a nursing home.

There is less agreement about some of the other activities or attitudes sometimes thought to accompany the transition from middle to old age. For example,

- Your children try to do everything for you (48%);
- You worry frequently about your health (43%);
- You worry frequently about dying (41%);
- You won't drive far from home anymore (41%);
- You lose interest in dressing neatly and attractively (18%).

Compared with the study of childhood, adolescence and old age, the study of middle age is clearly in its infancy. Conventional wisdom, therefore, would lead us to expect far less consensus in 1989 about the markers that define middle age than about those associated with old age. Yet the consensus is much larger than predicted.

Being "Out Of Touch" And Physical Vulnerability

There is a striking amount of agreement in 1989 about the attitudes and markers that define entry into middle age. **When respondents are asked how much they agree or disagree with statements that describe attitudes and markers associated with entering middle age, the clearest finding is that between 41-47% agree with the following five statements describing entry:**

YOU PROBABLY AREN'T MIDDLE AGED UNTIL . . .
(% Agree Completely or Somewhat)

47% You think more about past events than the future.
46% You don't recognize the names of the music groups on radio.
44% It takes a day or two longer to recover from strenuous exercise.
42% The last of your children moves out.
41% You worry about having enough money for health care concerns.

The first two items -- thinking more about the past more than the future and failing to recognize the names of music groups on the radio -- reflect a sense of being "out of touch" with the present. Two of the other items tap a growing awareness of physical vulnerability -- taking longer to recover from strenuous exercise and worrying about having enough money for health care concerns.

Less agreement exists about other markers sometimes associated with middle age. For example,

- You become a grandparent (32%);
- You get more respect from other people (30%);
- At least one of your parents has died (21%).

For those five items receiving agreement of more than 40%, there are no significant sex differences and little difference according to whether someone considers himself middle aged or not. Examining age differences, there is an almost even conformity across age groups that when entering middle age, you think more about past events than the future.

Regarding the statement about the last of one's children moving out, 50% of Americans age 66 and older appear to agree that there is a connection to the onset of middle age, compared with only 37% of those aged 46-65 and 34% of those younger than age 46. But for the remaining three statements -- trouble recognizing the names of music groups on radio, taking a day or two longer to recover from strenuous exercise and worrying about having enough money for health care concerns -- there is a clear difference between those less than 46 years old and older respondents. (see Tables I-7 and I-8)

TABLE I-7
THE ASSOCIATION BETWEEN SEX, AGE AND MARKERS OF MIDDLE AGE

	TOTAL	SEX		AGE		
		Men	Women	<46	46-65	66+
	N=(1200)	(599)	(601)	(775)	(303)	(117)
	%	%	%	%	%	%
YOU ARE PROBABLY NOT MIDDLE AGED UNTIL: (% who agree completely or somewhat)						
You think more about past events than the future:	47	44	46	49	44	48
You don't recognize the names of the groups on the radio:	46	41	48	41	52	58
It takes a day or two longer to recover from strenuous exercise:	44	47	41	39	51	52
The last of your children move out:	42	46	41	34	37	50
You worry about having enough money for health care concerns:	41	41	42	35	49	59

TABLE I-8

THE ASSOCIATION BETWEEN MARKERS OF MIDDLE AGE AND THE SEXES

	TOTAL	MEN			WOMEN		
		<46	46-65	66+	<46	46-65	66+
	N=(1200)	(421)	(136)	(42)	(354)	(167)	(75)
	%	%	%	%	%	%	%
YOU ARE PROBABLY NOT MIDDLE AGED UNTIL: (% who agree completely or somewhat)							
You think more about past events than the future:	47	49	47	45	48	40	51
You don't recognize the names of the groups on the radio:	46	39	51	57	44	52	59
It takes a day or two longer to recover from strenuous exercise:	44	43	51	60	34	52	47
The last of your children moves out:	42	43	44	56	44	28	46
You worry about having enough money for healthcare concerns:	41	34	52	48	34	46	67

In addition, middle-aged and older Americans both agree in larger proportions than younger respondents that these markers signal the onset of mid-life. In several instances, there is noticeably more agreement about the markers of middle age among those over 55 years of age than there is among those younger than 55. (see Table I-9)

There is less certainty, less agreement about the circumstances that define entry into middle age than about some of the conditions or markers, such as Social Security checks, entering a nursing home, or experiencing the death of most friends, that define the boundary between middle age and the older years.

But, for there to exist such a large consensus -- between 41% and 47% -- about the entry markers for middle age in such a newly-defined field of inquiry suggests that, in 1989, the boundaries and definitions of middle age appear to have emerged quickly in comparison with other aging inquiries that have developed over many decades.

Overall, there is a remarkable amount of agreement, both subjective and objective, about a two-decade span of middle age beginning at age 46 and ending at age 66. Although the level of agreement on the events that mark the beginning of middle age is not as high as that regarding the onset of old age, it is, nevertheless, extraordinary that such a high level of agreement has emerged at all for a concept and field of inquiry so recently recognized as significant.

TABLE I-9

THE ASSOCIATION BETWEEN FOUR AGE DECADES AND MARKERS OF MIDDLE AGE

	TOTAL	36-45	46-55	56-65	66-75
	N=(1200)	(298)	(165)	(138)	(87)
	%	%	%	%	%
YOU ARE PROBABLY NOT MIDDLE AGE UNTIL: (% who agree completely or somewhat)					
You think more about past events than the future:	47	46	40	47	47
You don't recognize the names of the groups on the radio:	46	46	44	58	56
It takes a day or two longer to recover from strenuous exercise:	44	44	46	56	53
The last of your children moves out:	42	40	32	41	48
You worry about having enough money for health care concerns:	41	37	42	57	58

CHAPTER II. IMAGES OF MIDDLE AGE

A consensus exists about the age period and boundaries of middle age. But what images do Americans construct when they think about that period of life.? What do most people consider the best and worst aspects of middle age? What do most see themselves doing in middle age? And what do they generally see middle-aged people doing during those years? The ABFP Report asks these questions and provides some answers.

Perceptions Of The Worst And Best About Middle Age

The preceding discussion of definitions of aging finds that there is an emerging agreement on some "negatives" that define the boundaries between young adulthood and middle age -- boundaries that include feelings out of touch or an awareness of physical vulnerability. The ABFP Report goes beyond confirming the uncertainties and doubts associated with middle age, however, to reporting on what respondents consider the worst and best about mid-life from their perceptions or experiences.

Men and women in all age groups generally agree on what is worst about middle age, but intriguing sex and age differences emerge when looking at the positive side of the middle-life period.

General Agreement On The Worst Aspects Of Mid-Life

Men and women generally agree that the worst aspects of middle years are associated with physical and mental limitations. Responding to open-ended questions that allow each respondent to list any and all worst reasons, Americans cite the following factors:

- **Changes in physical conditions and poor health (38%);**
- **Mental changes, such as simply realizing that you are "getting old" (22%);**
- **Having a less positive attitude toward life (12%).**

It is striking that men and women identify the same worst aspects of middle age in almost identical proportions. It is also

noteworthy that younger, middle-aged and older Americans provide essentially similar responses. (see Table II-1)

TABLE II-1

WORST ASPECTS OF MIDDLE AGE BY SEX AND AGE *

		SEX		AGE		
	TOTAL	MEN	WOMEN	<46	46-65	66+
	N=(1200)	(599)	(601)	(775)	(303)	(117)
WHAT IS THE WORST ASPECT OF MIDDLE AGE?	%	%	%	%	%	%
Physical condition/ poor health:	38	35	40	36	42	36
Getting older:	22	26	19	25	20	13
Attitude/outlook:	12	11	12	13	9	9
Other:	26	22	29	24	24	23
Don't know/no answer	14	16	12	10	17	24

*Totals do not add up to 100% because respondents could mention more than one answer.

It might be expected that middle-aged and, in particular, older Americans would be most sensitive to changes in physical and mental conditions and poor health. Yet, the proportions of younger respondents, less than age 46 (36%), who mention physical/health concerns are essentially similar to the proportions of those aged 46-55 (42%) and 66 years and older (36%).

The best aspects of middle age are associated with a combination of more personal control and certainty, on the one hand, and more freedom on the other. **More than four in ten (44%) cite that being settled is best about middle age, sometimes expressed as having enough life experience to get the "big picture." Having financial security (17%) is another frequently mentioned aspect of personal control and certainty. Freedom/independence is cited as well, specifically: Children are grown (23%) and more freedom generally (22%).** (see Table II-2)

Differences About The Best Aspects Of Mid-Life

When thinking about what is best about middle age, both sexes in all age groups differ. Men are more likely than women (50% and 39%, respectively) to say that being settled and the accumulation of life experience are the best aspects of mid-life. Women, in contrast, are more likely than men to consider as best those conditions associated with more time and freedom (grown children -- 30% women, 15% men; more freedom/independence -- 27% women, 17% men).

In addition to sex variances, some remarkable age differences are apparent. Although all ages consider the settling nature of life experience to be the chief benefit of middle age, respondents less than age 46 (51%) are more likely than those aged 46-65 (35%) and 66 years and older (34%) to say that the best aspect of being middle aged is being settled.

In a similar fashion, financial security has a higher priority for those younger than 46 years (20%) than for

persons aged 46 to 65 (15%) and for those 66 years and older (8%). More persons aged 46-66+ years believe freedom/independence is one of the best aspects of mid-life.

TABLE II-2
BEST ASPECTS OF MIDDLE AGE BY SEX AND AGE *

		SEX		AGE		
	TOTAL	MEN	WOMEN	<4	46-65	66+
	N=(1200)	(599)	(601)	(775)	(303)	(117)
WHAT IS THE BEST ASPECT OF MIDDLE AGE?	%	%	%	%	%	%
Being settled/life experience:	44	50	39	51	35	34
Grown children:	23	15	30	23	21	26
Freedom/independence:	22	17	27	18	27	32
Financial security:	17	17	15	20	15	8
Other:	8	9	9	6	13	16
Don't know:	12	13	11	11	12	16

* Totals do not add to 100% because respondents could mention more than one answer.

Perhaps being middle aged looks more like a time of consolidation and personal integration to those who have not yet experienced it than it does to those now in it or those who have already gone through it. Maybe the association of middle age with a period of golden settlement is somewhat more a youthful wish than an experiential reality.

Two other age differences are noteworthy. Grown children, as a positive aspect of middle age, is valued essentially no more

highly by those aged 46-65 (21%) or 66+ (26%) respondents than by those less than age 46 (23%).

Apparently, it is not necessary to undergo the long-term experience of childbearing in order to appreciate the release that accompanies children leaving home. In addition, freedom and independence as a positive element of middle age is cited more often by those aged 46-65 (27%) and 66 and older (32%) than by respondents under age 46 (18%). Why this is so deserves further study.

Specific Physical Concerns: Chronic Illness And Being Overweight

In order to provide concrete detail for the open-ended questions about what is worst and best about middle age, respondents were asked how much they agree or disagree with several statements about middle age. Each was also asked to register how likely he/she is to associate a variety of opinions and activities with middle age. Regarding physical concerns and health -- the most frequently mentioned worst aspect of middle age -- reactions to two statements are revealing.

Respondents were asked how much they agree or disagree with the following: "Most middle-aged people will develop some type of chronic illness condition, such as arthritis, high blood pressure or disability;" and "Most middle-aged people tend to be overweight." The results are that:

- 71% agree with the chronic illness projection;
- 62% agree with the overweight perception.

Consistent with the findings about some of the event markers for the onset of middle age, respondents aged 46-65 and 66+ are more in agreement about perceptions of chronic illness and being overweight than are those under age 46. Beliefs about middle-age chronic conditions are especially similar to perspectives on the beginning of middle age: sex differences for for chronic illness are minimal (men who agree about chronic illness, 68%; women, 73%); and respondents older than age 56 are clearly more likely than those

younger than that age to agree that middle age is associated with chronic illness. (see Table II-3)

One finding is surprising and quite contrary to popular conceptions: men (67%) are more likely than women (56%) to associate middle age with being overweight. There are no age differences for this variable.

Being Closer To Family And Friends: Reaching Inward, Outward And Giving Something Back

According to the national sample surveyed for the ABFP Report, the best aspect of middle age is being settled, getting the "big picture," and accumulating life experience.

The details of that more settled period envisioned by Americans are revealed in answers to two questions: "What do I see myself doing in middle age?" and "What do I see middle-aged people doing in general?"

Relationships Are More Important Than Activities

When asked how much they are as likely to engage in a list of specific activities suggested to them that are sometimes associated with mid-life, significant majorities of respondents--79% to 89% -- agree that middle life is associated with a search for intimacy (caring and endearment), meaning and purposeful contribution.

In middle age, it is highly likely that they will:

- **become closer to one's spouse, children or friends - 89%;**
- **assist a child with financial needs - 89%;**
- **enjoy an active and fulfilling sex life - 86%;**
- **participate regularly in religious activities - 79%;**
- **care for a frail parent - 79%.**

With the exception of saving for retirement (76%), which indicates a major concern for financial stability in mid-life, the highly-ranked intimacy choices focus on pre-existing relationships and interest in family and friends, religion and sexual fulfillment.

Ranked much lower are activities linked to the initiation of new activities or relationships. For example:

- get a new job - 43%;
- take up an active new sport, such as skiing or tennis - 42%;
- get married to a new spouse - 37%;
- lower job and income expectations - 32%;
- see an X-rated movie - 32%;
- accept financial help from a parent - 24%;
- become the parent of a newborn - 19%.

TABLE II-3
ASSOCIATION BETWEEN SEX, AGE AND CHRONIC ILLNESS AND OVERWEIGHT IN MIDDLE AGE

		SEX		AGE		
	TOTAL	MEN	WOMEN	<46	46-65	66+
	N=(1200)	(599)	(601)	(775)	(303)	(117)
THOSE WHO AGREE COMPLETELY OR SOMEWHAT	%	%	%	%	%	%
Middle age is associated with chronic illness:	71	68	73	63	81	81
Middle age is associated with being overweight:	62	67	56	55	73	70

ASSOCIATION BETWEEN FOUR AGE SEGMENTS AND CHRONIC ILLNESS AND BEING OVERWEIGHT IN MIDDLE AGE

	AGE			
	36-45	46-55	56-65	65-75
	(298)	(165)	(138)	(87)
	%	%	%	%
Middle age is associated with chronic illness:	68	67	86	81
Middle age is associated with being overweight:	71	73	72	70

TABLE II-4

PERCENTAGE OF AGREEMENT FOR MIDDLE-AGED ACTIVITIES BY SEX

	TOTAL	MEN	WOMEN
	%	%	%
HIGHER AGREEMENT			
Very or somewhat likely to do each of the following in middle age			
Become closer to one's spouse, children or intimate friends:	89	89	89
Assist a child with financial needs:	89	90	89
Enjoy an active and fulfilling sex life:	86	90	83
Participate regularly in religious activities:	79	74	83
Care for a frail parent:	79	79	80
Begin saving for retirement:	76	78	75
LOWER AGREEMENT			
Get a new job:	43	39	47
Take up an active sport, such as skiing or tennis:	42	43	40
Get married to a new spouse:	37	33	40
Lower job and income expectations:	32	30	36
See an X-rated movie:	32	30	36
Accept financial help:	24	23	24
Become the parent of a newborn:	19	23	16

Remarkable Agreement Between Men And Women Among Age Groups:

Both Sexes See Themselves As Nurturing

With few exceptions, there is a clear agreement about the activities that respondents are most likely to pursue in middle age and also about the ones in which they are least likely to engage. Contrary to conventional wisdom that women are inevitably more nurturing than men, the ABFP Report indicates that both sexes in all age groups are strikingly similar in their estimates of the likelihood that in mid-life they will:

- become closer to spouse, children or intimate friends -- both men and women, 89%;
- assist a child with financial needs -- men, 90% and women, 89%;
- care for a frail parent -- men, 79% and women, 80%.

Again, contrary to some conventional wisdom, women and men are about equally likely to see themselves as beginning to save for retirement (75% and 78%, respectively).

Traditional wisdom does find confirmation in one area, however. Women are somewhat more likely than men (83% and 74%, respectively) to see themselves participating regularly in religious activities in middle age.

Exceptions to the sexes similarity are most evident in the areas of least consensus about middle-aged activity. Women are more likely than men (47% and 39%, respectively) to see themselves getting a new job, and women are less likely than men (26% and 40%, respectively) to see themselves attending an X-rated movie. In general, however, men and women see themselves personally searching for intimacy and meaning in middle age.

Additional Consensus: How Men And Women Perceive One Another

In addition to rating their own likelihood of participating in a variety of activities, men and women were also asked how often they believe the opposite sex was likely to do each of the same activities in middle age. Again, similarities were more apparent than differences.

In general, men perceive themselves as relatively similar to women. However, women are more apt to see differences between what they would do and what they perceive that men are likely to do. For example:

- Participating regularly in religious activities -- women themselves, 83% likely; women's perception of men, 73%;
- Caring for a frail parent -- women themselves, 80% and men, 68%;
- Getting married to a new spouse -- women themselves, 40% and men, 64%;
- Seeing an X-rated movie -- women themselves, 26% and men, 58%;
- Becoming the parent of a newborn -- women themselves, 16% and men, 40%.

(see Table II-5)

The Hopes And Contributions Of Those Younger Than Age 46

When examining the responses by age groups and sexes, similarities are at once more striking than are the differences. It is extraordinary that younger Americans -- those under age 46 -- are at least as likely as those aged 46-55 and 66 years and older to see themselves as nurturing, becoming closer to family and friends. (see Table II-6)

TABLE II-5

PERCEPTIONS OF OPPOSITE SEX ENGAGING IN MIDDLE-AGED ACTIVITIES

		MEN		WOMEN	
	TOTAL	SELF	OPPOSITE	SELF	OPPOSITE
HIGHER AGREEMENT	%	%	%	%	%
Very or somewhat likely to do each of the following in middle age.					
Become closer to one's spouse, children or intimate friends:	89	89	89	89	82
Assist a child with financial needs:	89	90	86	89	88
Enjoy an active and fulfilling sex life:	86	90	88	83	88
Participate regularly in religious activities:	79	74	81	83	74
Care for a frail parent:	79	79	85	80	68
Begin saving for retirement:	76	78	77	75	77
LOWER AGREEMENT					
Get a new job:	43	39	44	47	44
Take up an active new sport, such as skiing or tennis:	42	43	47	40	50
Get married to a new spouse:	37	33	48	40	64
Lower job and income expectations:	32	30	33	36	35
See an X-rated movie:	32	40	31	26	58
Accept financial help from a parent:	24	23	32	24	26
Become the parent of a newborn:	19	23	24	16	40

TABLE II-6

MIDDLE-AGED ACTIVITIES BY AGE

Very or somewhat likely to do each of the following in middle age.	AGE ≤46 (775) %	46-65 (303) %	66+ (117) %
Become closer to one's spouse, children or intimate friends:	92	89	80
Assist a child with financial needs:	92	84	85
Enjoy an active and fulfilling sex life:	94	82	66
Participate regularly in religious activities:	78	79	85
Care for a frail parent:	83	72	76
Begin saving for retirement:	78	74	76

Upon examination of those age categories and the four decades of aged 36-75, it is not surprising that those age 55 and younger are less likely than older respondents to participate regularly in religious activities in middle age. Nor is it surprising that those age 55 and younger are more likely than older citizens to view their middle age as enjoying a fulfilling and active sex life.

In general, younger Americans are at least as likely as middle-aged and older people to view themselves as becoming closer

to family and friends and to offer family assistance in mid-life. Indeed, regarding the likelihood of caring for a frail parent in middle age, those age 55 and younger are markedly more likely to see themselves doing that (aged 36-45, 81%; aged 46-55, 80%) than are those in the 56-65 age group (63%). (see Table II-7)

TABLE II-7
MIDDLE-AGED ACTIVITIES BY AGE AND DECADE

	AGE			
Very or somewhat likely to do in middle age.	36-45	46-55	56-65	65-75
	(219)	(158)	(149)	(135)
	%	%	%	%
Become closer to one's spouse, children or intimate friends:	92	91	87	83
Assist a child with financial needs:	91	82	86	89
Enjoy an active and fulfilling sex life:	93	87	76	68
Participate regularly in religious activities:	73	77	81	90
Care for a frail parent:	81	80	63	78
Begin saving for retirement:	82	78	71	75

When comparing men and women in their different age groups, patterns are consistent with those already mentioned. Few sex differences are apparent. Younger men and women are both more likely than men and women age 46-65 and 66 years and older to view themselves as assisting a child with financial needs and also caring for a frail parent. (see Table II-8)

TABLE II-8

MIDDLE-AGED ACTIVITIES BY AGE AND WITHIN SEXES

	MEN			WOMEN		
Very or somewhat likely	<46	46-65	66+	<46	46-65	66+
todo in middle age.	(350)	(153)	(71)	(359)	(154)	(109)
	%	%	%	%	%	%
Become closer to one's spouse, children or intimate friends:	92	89	80	92	89	79
Assist a child with financial needs:	94	84	84	92	84	86
Enjoy an active and fulfilling sex life:	93	90	76	94	74	59
Participate regularly in religious activities:	74	75	80	82	85	88
Care for a frail parent:	82	70	80	84	74	74
Begin saving for retirement:	80	74	76	76	75	76

The kindliness displayed by all ages, in particular by those under age 46, deserves attention. Because surveying for the 'ABFP Report on Middle-Aged Americans' was conducted in 1989,it is not possible to determine whether the compassionate youth of today will carry their nurturing orientations into middle and older age.

If younger citizens become less nurturing with age, then their orientations might be considered rooted in the idealism and enthusiasm of youth, generally -- a perspective that is modified as people develop or mature along the life course.

But if today's under-46 group does carry their caring perspectives forward in time, their outlook might be considered the hallmark of a special age cohort or generation, prepared to do more for those around them than other generations.

The new data in this report appear to be in stark contrast to popular perceptions of younger Americans as the "me" generation. Additional studies will be necessary through the next decade to test whether the nurturing perspectives of today, especially among young people, are something that changes with age or whether a special generation of highly-concerned citizens has emerged.

Sexuality Is Linked To Serious Relations -- Not Experimentation

The finding that middle age is associated with greater sexual enjoyment and fulfillment has been linked, in this study, to more caring and warmth in existing relations. The association of sexuality with close relationships is consistent with other perspectives on middle age, uncovered by asking respondents how they view sexuality in mid-life. The general response: It is a serious part of committed relationships.

For example:

- 57% of all respondents believe that sexual satisfaction increases with age;
- 78% disagree that middle-aged people lose sexual interest;
- 89% disagree that it is alright to look outside of one's marriage for sexual satisfaction;

- **69% disagree that in today's society, almost everyone will get divorced; and**
- **59% disagree that it is a good idea for couples to live together before marriage.** (see Table II-9)

TABLE II-9
SEXUAL PERSPECTIVES AND MIDDLE AGE

	Agree Completely	Agree Somewhat	Disagree Somewhat	Disagree Completely
	%	%	%	%
Sexual satisfaction increases with age:	15	42	26	10
Middle-aged people lose sexual interest:	21	16	29	49
Middle-aged people who are single enjoy doing the same things that younger single people do:	25	44	23	7
It is unacceptable today for people to have extra-marital affairs:	44	19	21	15
It is alright to look outside one's marriage for sexual satisfaction:	3	6	6	83
In today's society, it is expected that almost everyone will get divorced:	5	25	37	32
It is a good idea for couples to live together before marriage:	13	27	18	41

Middle Age In 1989: A Time For Growth

Most Americans view middle age as a period of mixed blessings -- uncertainty about physical vulnerability, but also comfort at the prospect of nurturing one's self as well as family and friends. Overall, however, the positive prospects for personal contribution appear to outweigh the negatives associated with middle age. The opportunity to give something back to others is associated more strongly and forcefully with views about middle age than is the growing awareness of impending mortality.

Physical and financial concerns are clearly apparent. In addition to the 71% who associate middle age with chronic illness possibilities, middle age is also linked with financial difficulties. Seventy-one percent (71%) of respondents believe that "middle-aged people are often under severe financial strain due to the need to care for both their children and their parents."

Nevertheless, large majorities of over 80% consistently see middle age as a period of positive growth. In addition to the 89% who view themselves as closer to family and friends or assisting a child with financial needs, or the 86% who anticipate an active and fulfilling sex life, a similar majority give a direct answer to what they are likely to believe or do in middle age. Namely, 84% agree that "at middle age, a person becomes more compassionate to the needs of others."

What this nurturing and compassionate orientation means in concrete terms has been well-expressed by distinguished psychologist Erik Erickson in his term "generativity." Scholars K. Warner Schaie and Sherry L. Willis have explained this concept well in Adult Development and Aging (Boston, Little Brown, 1987):

> What are the major developmental tasks of this period known as middle age? In terms of Erik Erickson's theory, people at mid-life face the dilemma of "generativity versus stagnation." Generativity is a very broad concept in Erickson's theory encompassing parenthood (both having and educating children) as well as most of what we consider as "productivity" and "creativity." One generates products (works hard, effectively) and ideas (are creative). One aspires to be the best one can possibly be, as a parent, as worker, and also as spouse, citizen...or vegetable farmer. One works to develop one's virtues and to eliminate or improve one's faults. (page 256)

What deserves further examination are the specifics of this generativity orientation, tracing what it suggests for relationships, for financial responsibility and caretaking, for extending the impulse to "give back" from one's immediate family to the human family, and for the quality of life. The following chapters initiate an exploration of these issues.

CHAPTER III. CLOSENESS, CARING AND COMPASSION

One of the clearest findings of the "American Board of Family Practice Report, PERSPECTIVES ON MIDDLE AGE: THE VINTAGE YEARS" is that large majorities of Americans associate closeness and compassion more clearly with middle age than they do most other aspects.

Specifically, 89% of all respondents overwhelmingly agree that in mid-life they are likely to be closer to their spouse, children and intimate friends. Moreover, 84% believe that at middle age a person becomes more compassionate to the needs of others.

Other activities associated with the enhancement or improvement of relationships with others that are perceived as likely in middle age are:

- Assisting a child with financial need -- 89%;
- Enjoying an active and fulfilling sex life -- 86%;
- Caring for a frail parent -- 79%; and
- Participating regularly in religious activities --79%.

The responses suggest that for most people, middle age is strongly linked to a deepening and an expansion of **existing** relationships, not to the forging of new ones. For example, only 39% say they are likely to get married to a new spouse, and a mere 19% believe that they are likely to become the parent of a newborn.

Giving something back to or enlarging the scope of existing relationships is further confirmed by noting the relatively low amount of likelihood accorded to an activity that describes "taking" rather than "receiving." Only 24% of respondents thinks it likely that in middle age they will accept financial help from a parent.

The association of middle age and "giving back" or compassion (Erik Erickson's "generativity") refers to a desire to reach beyond oneself to make a positive difference in the lives of

others. Perhaps this tendency toward compassion and closeness in mid-life reflects a simultaneous turning inward in a search for meaning and outward for an expression of that meaning. This orientation is manifested in a search for "connectedness" to one's own inner self and to others.

Further, this connectedness may be evident in intimacy with family and close friends, with caring for a family member, or in a spiritual sense through religious affiliation.

Men And Women In Middle Age: Different Or Similar?

A number of studies have confirmed that men go through some kind of major reassessment and re-ordering of priorities in their forties. Studies by Daniel Levinson and George Vaillant, a psychologist and a psychiatrist, respectively, suggest that at mid-life, men go through a period of pain and preparation and wrenching reevaluation. (See Anne Rosenfeld and Elizabeth Stark, "The Prime of Our Lives," Psychology Today: May, 1987; pg. 66)

Other studies suggest that men and women both go through major re-orientation in or by their forties. Vavenna Helson, Valory Mitchell and Geraldine Moane found, in a California study, that for women there is a shift sometime between age 27 and the early forties toward less "feminine" attitudes and toward greater dominance, higher achievement motivation, greater interest in events outside the family and more emotional stability. (Psychology Today: May, 1987; pg. 72)

Social scientist David L. Gutman has found that both men and women become less rigidly bound by traditional sex roles once the major duties of parenting decline. Men, for example, become more willing to share their feelings.

And, finding that men and women both share mid-life concerns about the young and the old, introspectiveness, interest in roots and awareness of limitation and death, Helson and Moane consider middle age less a period of "crisis" than one of "consciousness." (Psychology Today: May, 1987; pg. 71)

Analyzing whether men and women and different age groups are similar in viewing middle age as a time for

greater closeness and compassion, gender differences appear minimal. However, age differences are significant.

The ABFP Report indicates that ages 46 and older, and in particular, the middle-age group, 46-65, are much more likely than those younger than age 46 to agree completely that middle age is a more compassionate time. Men appear to shift into that realization in middle age but lose some of that realization in later life. (see Tables III-1 and III-2)

Whatever their attitude trajectories after middle age, in mid-life men and women are similar in agreeing completely about compassion's link to middle age. The age group 56-65 is especially likely to agree completely with the importance of compassion in mid-life. (see Table III-3)

TABLE III-1

THE ASSOCIATION BETWEEN SEX, AGE AND MIDDLE-AGE CARING AND COMPASSION

	SEX		AGE		
	MEN	WOMEN	<46	46-65	66+
	%	%	%	%	%
MIDDLE AGE A MORE COMPASSIONATE TIME:					
Agree completely	31	31	23	45	40
Agree somewhat	56	51	58	43	40
Disagree *	13	16	18	11	8
	(599)	(601)	(775)	(303)	(117)

Interpretation: 40% or more of those age 46 or older "agree completely" that middle age is a more compassionate time, compared to only 23% of those under age 46.

* Includes "completely" and "somewhat."

TABLE III-2

THE ASSOCIATION BETWEEN AGE, SEX AND MIDDLE-AGE CARING AND COMPASSION

	MEN			WOMEN		
	<46	46-65	66+	<46	46-65	66+
	%	%	%	%	%	%
MIDDLE AGE A MORE COMPASSIONATE TIME:						
Agree completely	24	42	42	22	48	38
Agree somewhat	58	49	56	58	38	49
Disagree *	17	9	0	19	13	13
	(421)	(136)	(42)	(354)	(167)	(75)

Interpretation: Among men, 42% of those middle aged or older agree completely that middle age is a more caring and compassionate time, compared to only 24% of younger men. Middle-aged women are markedly more likely (48%) than either older (38%) or younger women (22%) to consider middle age a more caring and compassionate time.

* Includes "completely" and "somewhat."

Whatever their attitude trajectories after middle age, in mid-life men and women are similar in agreeing completely about compassion's link to middle-age. The age group 56-65 is especially likely to agree completely with the importance of compassion in mid-life. (see Table III-3)

TABLE III-3

THE ASSOCIATION BETWEEN FOUR AGE DECADES AND MIDDLE-AGE CARING AND COMPASSION

	AGE			
	36-45	46-55	56-65	66-75
	%	%	%	%
MIDDLE AGE A MORE COMPASSIONATE TIME:				
Agree completely	33	38	53	40
Agree somewhat	53	51	35	52
Disagree *	14	10	11	8
	(298)	(165)	(138)	(87)

Interpretation: In the four decades 36-75, the 56-65 age group is most likely (53%) to believe middle age is a more caring and compassionate time, compared to 33% for the 36-45 group; 38% for the 46-65 group; and 40% for the 66-75 group.

* Includes "completely" and "somewhat."

With regard to views about sexual satisfaction, there are relatively few gender differences. However, age differences are marked. The older a respondent is, the less likely he/she is to agree with the hypothesis that sexual satisfaction increases with age.

Younger women (below age 46) are most likely to agree that sexual satisfaction increases with age. But, both sexes lose their initial enthusiasm: men losing it

after middle age at age 66 or older, while women -- due to their high level of initial enthusiasm (69%) -- drop steadily and more sharply in agreement across the life course. (see Tables III-4 and III-5)

Both sexes wind up at the same point, with only about four in ten of those age 66 plus in agreement that sexual satisfaction increases with age. Again, the sharpest drop in agreement occurs between the 46-55 age group and those 56-65.

It is interesting to note that while 66% of all younger respondents (those 36-45) say they believe that sexual satisfaction increases with age, only 40% of those age 66 and older agree with that hypothesis and 46% of that older group disagree. (see Table III-6)

TABLE III-4

THE ASSOCIATION BETWEEN SEX, AGE AND SEXUAL SATISFACTION

	SEX		AGE		
	MEN	WOMEN	<46	46-65	66+
	%	%	%	%	%
SEXUAL SATISFACTION INCREASES WITH AGE:					
Agree *	54	60	64	53	41
Disagree *	40	31	32	39	46
	(599)	(601)	(775)	(303)	(117)

Interpretation: Gender differences are slight regarding the opinion that sexual satisfaction increases with age, but agreement with the statement declines consistently with age.

*Includes "completely" and "somewhat."

TABLE III-5

THE ASSOCIATION BETWEEN THE SEXES AND SEXUAL SATISFACTION WITH AGE

	MEN			WOMEN		
	<46	46-65	66+	<46	46-65	66+
	%	%	%	%	%	%
SEXUAL SATISFACTION INCREASES WITH AGE:						
Agree *	58	53	42	69	54	40
Disagree *	39	39	53	25	39	42
	(421)	(136)	(42)	(354)	(167)	(75)

Interpretation: For men there is a sharp decline (from 53% to 42%) from middle age to old age in the belief that sexual satisfaction increases with age, while for women (who start at the high est level of agreement, 69% for young women), the decline is even more marked and abrupt. Both sexes arrive at about the same percentage who believe that sexual satisfaction increases with age -- men, 42%, and women, 40%.

* Includes "completely" and "somewhat."

TABLE III-6

THE ASSOCIATION BETWEEN FOUR AGE DECADES AND SEXUAL SATISFACTION

	AGE			
	36-45	46-55	56-65	66-75
	%	%	%	%
SEXUAL SATISFACTION INCREASES WITH AGE:				
Agree *	66	60	47	40
Disagree *	30	37	43	46
	(298)	(165)	(138)	(87)

Interpretation: Belief that sexual satisfaction increases with age decreases over four decades, with the most abrupt decrease between the decade 46-55 and 56-65 -- a drop of 13%.

* Includes "completely" and "somewhat."

Compassion Encompasses Children, Parents, Religion and Sex

As previously stated, the results of the ABFP Report reveal that an eagerness to give something back to others is not simply an isolated opinion or attitude. Rather, it appears to be a comprehensive perspective, one that is closely linked to and integrated with many other attitudes toward: children, parents, religion and sexual fulfillment.

Respondents most likely to believe that they become closer to family and friends in middle age are 25% to 40% more likely than others to say that they are quite likely to care for a frail parent in middle age. Similar associations are found between believing one is: "very likely" to be closer to family and friends in mid-life; a high likelihood that one will assist a parent or child with financial needs; participate regularly in religious activities; or enjoy a fulfilling sex life. (see Tables III-7, III-8, III-9 and III-10)

TABLE III-7

THE ASSOCIATION BETWEEN FAMILY INTIMACY AND CARING FOR A FRAIL PARENT

	Middle Age-Closer to Family and Friends		
	Very Likely	Somewhat Likely	Very Unlikely
Middle-Age Respondent Is Likely To Care For A Frail Parent:	%	%	%
Very likely	56	40	45
Somewhat likely	24	42	20
Unlikely	18	18	29
	(760)	(311)	(98)

Interpretation: 56% of those very likely to come closer to family and friends in mid-life are also very likely to care for a frail parent, compared to only 40% to 45% of those somewhat likely or very unlikely to increase family closeness in mid-life.

TABLE III-8

THE ASSOCIATION BETWEEN FAMILY CLOSENESS AND CHILD FINANCIAL ASSISTANCE

	Middle Age-Closer to Family and Friends		
	Family Closeness Very Likely	Family Closeness Somewhat Likely	Family Closeness Unlikely
Middle-Age Respondent Is Likely To Assist Child With Financial Need:	%	%	%
Very likely	69	44	55
Somewhat likely	21	46	26
Unlikely	9	8	19
	(760)	(311)	(98)

Interpretation: 69% of those "very likely" to become closer with family in middle age are also "very likely" to participate in religious activities, compared to only 41% and 35% of those "somewhat likely" or "unlikely" to link middle age with closeness.

TABLE III-9

THE ASSOCIATION BETWEEN FAMILY CLOSENESS AND RELIGIOUS PARTICIPATION

	Middle Age - Closer to Family and Friends		
	Very Likely	Somewhat Likely	Unlikely
Middle-Age Respondent Is Likely To Participate Regularly In Religious Activities:	%	%	%
Very likely	59	41	38
Somewhat likely	22	38	19
Unlikely	17	20	45
	(760)	(311)	(98)

Interpretation: 59% of those "very likely" to become closer with family in middle age are also "very likely" to participate in religious activities, compared to only 41% and 35% of those "somewhat likely" or "unlikely" to link middle age with closeness.

TABLE III-10

THE ASSOCIATION BETWEEN FAMILY CLOSENESS AND SEXUAL ACTIVITY FULFILLMENT

	Middle Age - Closer To Family and Friends		
	Very Likely	Somewhat Likely	Unlikely
Middle-Age Respondent Is Likely To Enjoy An Active And Fulfilling Sex Life:	%	%	%
Very likely	64	49	44
Somewhat likely	24	41	21
Unlikely	8	6	33
	(760)	(311)	(98)

Interpretation: The people most likely to see themselves as close to family and friends in middle age are also the people most likely to view themselves as enjoying an active and fulfilling sex life in middle age.

Compassion The Fulcrum For Mid-Life: Several Patterns Emerge

The ABFP Report confirms the significance of value transformation. Compassion, a sensitivity to the needs of others and to one's own inner needs for closeness and caring, is more central to middle age than is vulnerability to health concerns.

Examining the connection among age and sex, several patterns emerge. First men and women are remarkably similar in their beliefs about compassion and closeness in middle age. Within age groups, there may be some variation in the beliefs that closeness and compassion are components of middle age. And when examined, it is striking how relatively unimportant education and income levels are in predicting levels of agreement about the link between compassion and middle age.

Finally, the specific age group 56-65 most clearly associates the belief that compassion, intimacy and middle age are linked. In the case of religious participation and sexual

fulfillment, it is the transition from the age group 46-55 to the 56-65 group that reveals the most marked differences -- increase in religious participation and declines in the belief that sexual satisfaction increases with age.

At least one explanation might be drawn from finding that a special relationship exists between this specific age group and compassion. People in this age range may have undergone similar social, economic or political experiences while growing up. They may share a special history.

In this case, they were born between 1924 and 1933, and they clearly came of age or entered their teenage and adult years surrounded by the experiences of the depression and World War II.

The concerns and experiences of that period are quite different from the vibrant optimism that characterized the 1950's. Shared experience of a time when many had lost a great deal and when personal and economic circumstances were so precarious for so many may have endangered a special capacity for compassion.

CHAPTER IV. FINANCIAL PERCEPTIONS OF MIDDLE AGE

Throughout the life course, people take stock of their lives and personal achievements. The ABFP Report finds that a link exists today between beliefs about financial security or accomplishment and middle age. In addition, this financial achievement is clearly viewed as coupled with a capacity to share one's resources with others.

When asked about a variety of achievements associated with middle age, about nine in ten (88%) Americans believe that middle-aged people should be financially self-sufficient. Moreover, about 76% agree that "middle age means having accomplished many of your career goals."

In a series of questions directly related to attitudes about financial responsibilities for themselves and others, all respondents were queried about the likelihood of their involvement in various events and activities that might occur in mid-life. They were asked:

- **"How likely is it that you would/will assist a child with financial needs (in your middle life)?" -- 89% said it is very and somewhat likely.**
- **"How likely is it that you would/will care for a frail parent (in your middle life)?" -- 79% said it is very and somewhat likely.**
- **"How likely is it that you would/will begin saving for retirement?" -- 76% said it is very and somewhat likely.**

(see Table IV-1)

TABLE IV-1

HOW LIKELY IS IT THAT YOU WILL BE INVOLVED IN THE FOLLOWING ACTIVITIES IN MIDDLE AGE?

	Very Likely	Somewhat Likely	Somewhat Unlikely	Very Unlikely	Don't Know/ No Answer
	%	%	%	%	%
Assist a child with financial needs:	61	28	4	5	1
Begin saving for retirement:	61	15	6	16	1
Care for a frail parent:	51	28	6	13	2

Middle Age Seen As A Time Of Financial Squeeze

There is widespread discussion about the possible existence of a generation (or at least an age segment) of middle-aged Americans who are overwhelmingly burdened by financial obligations that stretch in two directions:

- For children needing help with school or housing;and
- For relatives (parents, aunts, uncles, etc.) who need help because of long-term illness or catastrophic care.

This cluster of burdened citizens is often called a "sandwich generation" that is unable to escape from the yoke of continuous financial caretaking. A majority (71%) of respondents agree that middle-aged parents are often under severe financial strain due to the need to care for both their children and parents. (see Table IV-2)

TABLE IV-2

MIDDLE AGE FINANCIAL SQUEEZE

Middle-aged people are often under severe financial strain due to the need to care for both their children and parents.

Agree completely:		24%
	[71%]	
Agree somewhat:		47%
Disagree somewhat:		20%
	[28%]	
Disagree completely:		8%
Don't know/No answer:		1%
		(1200)

Who Believes The Financial Burden Is Larger?

While no significant sex differences are evident regarding the perceived burden of mid-life, age groups differ in their view of financial strain. Specifically, older respondents are as much as twice as likely to agree completely that middle age and financial strain go together.

One possible interpretation is that middle-aged Americans are only beginning to see the financial burdens that they are likely to encounter, while those who have lived through the period of middle age can appreciate the enormity of the obligations they faced. (see Table IV-3)

Connection Between Financial Squeeze And Financial Stability

Majorities of respondents agree completely and somewhat that:

- Middle-aged people should be financially self-sufficient - 88%;
- Middle age means having accomplished many career goals - 78%;
- It is important never to get fired from a job - 68%.

Those who agree that middle age is a time of financial pressures from children and parental responsibility are also found (by margins one and a half or two to one) to agree completely with the preceding statements. (see Tables IV-3 and IV-4)

TABLE IV-3

THE ASSOCIATION BETWEEN SEX, AGE AND FINANCIAL STRAIN

	SEX		AGE		
	Men	Women	<46	46-65	66+
Middle age is a financial strain:	%	%	%	%	%
Agree completely:	23	26	20	25	43
Agree somewhat:	50	44	49	48	38
[Combined]	[73]	[70]	[69]	[72]	[81]
Disagree *	27	29	31	28	19
	(599)	(601)	(775)	(303)	(117)

Interpretation: There is little relation between sex and perceived financial strain, but older people see more strain in middle age than do those in the younger age groups -- 43% compared to 25% in middle age and 20% of young people.

* Includes "completely" and "somewhat."

TABLE IV-4

MIDDLE AGE FINANCIAL SQUEEZE AND SELF-SUFFICIENCY, GOAL ACCOMPLISHMENT AND ABILITY TO RETAIN JOB

	Agree Completely	Agree Somewhat	Disagree*
Middle-aged people should be financially self-sufficient:	%	%	%
Agree completely	62	46	47
Agree somewhat	26	43	38
Disagree *	12	10	12
	(292)	(564)	(335)
Middle age means goal accomplishments:			
Agree completely	40	19	24
Agree somewhat	38	60	44
Disagree *	21	20	32
	(292)	(564)	(335)
Important never to get fired:			
Agree completely	51	29	34
Agree somewhat	17	31	20
Disagree *	31	40	46
	(292)	(564)	(335)

Interpretation: • 62% of those who agree completely that middle-aged people are financially squeezed also agree completely that middle-aged people should be self-sufficient, compared to only 46% who agree somewhat and 47% who disagree. • 40% of those who agree completely that middle-aged people are financially squeezed also agree completely that middle age means having accomplished many career goals, compared to only 19% who agree somewhat and 24% who disagree. • 51% of those who agree middle-aged people are financially squeezed also agree completely that it is important never to get fired, compared to only 29% who agree somewhat and 34% who disagree.

* Includes "completely" and "somewhat."

Moral Obligation: Is It A Two-Way Street?

As previously indicated, the data show that 71% of respondents predict that mid-life is a period of financial obligation to children and parents. Americans are more likely, however, to say that this obligation is not entirely mutual. Children are considered more responsible for parents than the other way around.

Children Have An Obligation To Parents

A clear majority of seven in ten (72%) agree that "children have an obligation to care for their parents until the parents die." Consistently, most respondents -- 62% -- disagree that "aged parents should take care of themselves until they die." Agreement about increases among respondents with higher in come and among those with some college or more. (see Table IV-5)

While men and women share similar views, younger Americans are more apt to assert the responsibility of children toward parents. In fact, 80% of people age 46 and younger agree that children have an obligation to care for aged parents compared to smaller majorities of middle-aged (62%) and senior respondents (61%) who similarly agree. (see Table IV-6)

Parents Have A Responsibility For Their Children

Women differ across age groups when addressing the obligation of parents toward children, while men remain about evenly split. Since one of the best aspects of middle age for women, according to the ABFP Report, is freedom from responsibility of children, it is not surprising that middle-aged women are less likely than women of other ages to welcome assertions about ongoing parental responsibility. And, middle-aged women are less likely than their male counterparts (43% to 54%) to agree that parents have an obligation to care for their offspring when they reach adulthood.

In contrast, senior women are much more likely than senior men (62% to 48%) and more likely than middle-aged women (62% to 43%) to agree that parents are responsible for adult children. (see Table IV-7)

Moral Obligation Versus Financial Commitment

Moral judgements are one thing, responsibility for funding is quite another. Respondents where asked to agree or disagree with a variety of statements about

specific obligations in order to test willingness to care for seniors with financial commitment.

A paradox is immediately apparent. Although seven in ten Americans say children have a moral obligation to care for aged parents, respondents are evenly split -- 50/50 -- about whether the children of aged parents should be financially responsible for their parents' care.

Might this suggest a reluctance to put one's money where one's morals are? Or are there connections that tie these two apparent contradictions into a consistent pattern of belief?

Asked directly whether children of aged parents should be financially responsible for their parents' care, we report an ambivalent 50-50 response. However, responses vary dramatically with age: 60% of the middle-age group disagree, compared to only 46% disagreement among younger and older respondents. Middle-aged women are more in disagreement than were middle-aged men (64% and 55%, respectively).
(see Table IV-8)

Those most in **disagreement** with the child-responsibility proposition are the 56-65 age group, with 65% of that segment disagreeing. The other age segments that disagree: 36-45 (49%); 46-55 (55%); and 66-75 (53%). (see Table IV-9) The 56-65 age group appears to be most squeezed by financial responsibilities.

This marked unwillingness to agree to financial commitment to parents is even more puzzling because the same age group, 56-65, is willing to assert moral responsibility for parents. Perhaps the proximity of retirement and its related financial issues generate a specific concern
among this age group. A clear reluctance to take on financial responsibility for parents throws into question the existence of "empty nest" disappointment among middle-aged women.

This "squeezed" reaction is a specific reluctance to help older people, and the reluctance has no relationship at all to income or education levels of respondents. Financial and educational attainments and capabilities do not explain disagreement that children should help parents financially.

The ABFP Report finds that women believe that they do more care taking than men: 53% of women believe that when they are middle aged, it is very likely that they will care for a frail parent. Only 37% of the women believe that middle-aged men are very likely to do the same. Indeed, another national survey of men and women, age 45 through 65 and over, confirms that women are bout twice as likely as men to spend ten hours or more each week of in-person contact with a relative.

This gap between the practice of caretaking and belief about men's roles that is expressed by middle-aged women, may not be solely an indication of unwillingness to accept responsibility. Rather, it may be interpreted as an expression of finding the role of caretaker to be burdensome. Thus, with all of the responsibilities that 56-65 year old women have already shouldered, perhaps they are expressing a conviction of being overwhelmed by all that may be expected of them.

TABLE IV-5

MORAL OBLIGATION FOR CARETAKING

	Moral Obligations For Caretaking		
	Agree*	Disagree*	Don't know/ No answer
	%	%	%
Children have an obligation to carefor aged parents until the parents die:	72	26	1
Aged parents should take care of themselves until they die:	36	62	2
Parents have an obligation to care for their children, if necessary, even when the children become adults:	51	49	1

TABLE IV-6

THE ASSOCIATION BETWEEN SEX AND AGE IN CHILDREN'S MORAL OBLIGATION TO PARENTS

	SEX		AGE		
	Men	Women	<46	46-65	66+
Children have an obligation to care for parents until parents die:	%	%	%	%	%
Agree completely	75	70	80	62	61
Agree somewhat	24	28	19	37	37
	(599)	(601)	(775)	(303)	(117)

	MEN			WOMEN		
	<46	46-65	66+	<46	46-65	66+
	%	%	%	%	%	%
Agree *	82	66	57	78	59	63
Disagree*	16	33	42	21	40	34
	(350)	(153)	(71)	(359)	(154)	(109)

Interpretation: 80% of those under 46 years of age (with sex similarities-- 82% men and 78% women) agree that children have an obligation to care for parents until the parents die, compared to only 62% in age 46-65 and 61% in age 66+.
* Includes "completely" and "somewhat."

TABLE IV-7

THE ASSOCIATION BETWEEN SEX, AGE AND PARENT CARE OBLIGATIONS TO CHILDREN

	SEX		AGE		
	Men	Women	<46	46-65	66+
Parents have an obligation to care children, if necessary, even when children become adults:	%	%	%	%	%
Agree *	52	51	51	49	56
Disagree*	48	49	49	51	43
	(599)	(601)	(775)	(303)	(117)

	MEN			WOMEN		
	<46	46-65	66+	<46	46-65	66+
	%	%	%	%	%	%
Agree *	51	54	48	51	43	62
Disagree*	48	46	52	49	57	36
	(421)	(136)	(42)	(354)	(167)	(75)

Interpretation: •There is little relation between sex or age and attitudes toward parent care for children. • Middle-aged women are less likely than middle-aged men (43% to 54%) to agree that aged parents have an obligation to care for children, even when the children become adults.

* Includes "completely" and "somewhat."

Who Should Pay For The Care Of The Elderly?

A large majority -- 75% -- of all the respondents say they do not believe that catastrophic care should be paid for only by older Americans. Most in **disagreement** with this burden are the 46 and younger age group (80%) and the 46-65 age group (72%), compared to 60% of those 66+ who do not believe this burden should be theirs alone. (see Table IV-10)

While the greatest disagreement with the burden was expressed by those 46 and younger, the greatest opposition to the catastrophic care legislation recently defeated by Congress was voiced by senior citizen groups. Yet, in this survey this age group curiously registers disapproval by smaller percentages than that of the two younger age groups.

TABLE IV-8

THE ASSOCIATION BETWEEN SEX, AGE AND CHILDREN FINANCIALLY RESPONSIBLE FOR PARENTS' CARE

	SEX		AGE		
	Men	Women	<46	46-65	66+
Children of aged parents should be financially responsible for parents' care:	%	%	%	%	%
Agree *	51	48	54	36	52
Disagree*	47	51	46	60	46
	(599)	(601)	(799)	(303)	(117)

	MEN			WOMEN		
	<46	46-65	66+	<46	46-65	66+
	%	%	%	%	%	%
Agree *	53	44	51	53	34	52
Disagree*	44	55	47	47	64	46
	(421)	(136)	(42)	(354)	(167)	(75)

Interpretation: •Middle-aged respondents aged 46-65 are most likely to **disagree** (60%) that children of aged parents should be **financially** responsible for their care, compared to 54% of the younger group and 52% of the oldest group who **agree** that children of aged parents are likely to agree that children are financially responsible for parents. • Middle-aged women (64%) are more likely than middle-aged men (55%) to **disagree** that children should be financially responsible for parents' care.

* Includes "completely" and "somewhat."

TABLE IV-9

THE ASSOCIATION BETWEEN FOUR AGE DECADES AND CHILDREN'S FINANCIAL RESPONSIBILITY FOR PARENTS' CARE

	AGE			
	36-45	46-55	56-65	66-75
Children of aged parents should befinancially responsible for parents' care:	%	%	%	%
Agree *	51	46	32	47
Disagree *	49	55	65	53
	(298)	(165)	(138)	(87)

Interpretation: 65% of those in the 56-65 age category **disagree** that children of aged parents should be **financially** responsible for parents' care, compared to those age groups that **agree** -- only 51% of ages 36-45; 46% of the 45-55 age group, and 47% of ages 66-75.

* Includes "completely" and "somewhat."

TABLE IV-10

THE ASSOCIATION BETWEEN SEX, AGE AND THE OBLIGATION OF OLDER PEOPLE TO PAY FOR CATASTROPHIC CARE

	SEX		AGE-		
	MEN	WOMEN	<46	46-65	66+
	%	%	%	%	%
Catastrophic care should be paid for by older people:					
Agree *	24	20	18	25	32
Disagree *	75	75	80	72	60
	(599)	(601)	(775)	(303)	(117)

Interpretation: 80% of younger people **disagree** that catastrophic care should be paid for by older citizens, compared to only 72% of the 46-65 age group and 60% of the 66+ group.

* Includes "completely" and "somewhat."

Middle-Aged Women Are Caretakers

In responses to questions concerning both payment of catastrophic care and where aged parents should live, there are several noticeable differences.

On the catastrophic care issue, middle-aged women are closer in agreement with senior women than they are with the younger ones: middle age (68%); seniors (63%); young (83%). This contrasts strongly with the responses of middle-aged men who are closer in opinion to men 46 and younger than to men 66 and older: middle (74%); young (77%); senior (57%). (see Table IV-11)

TABLE IV-11

THE ASSOCIATION BETWEEN AGE WITHIN SEX AND SENIORS PAYING FOR CATASTROPHIC CARE

	MEN			WOMEN		
	<46	46-65	66+	<46	46-65	66+
	%	%	%	%	%	%
Catastrophic care should be paid for by older people:						
Agree *	21	25	41	16	25	27
Disagree *	77	74	57	83	68	63
	(421)	(136)	(42)	(354)	(167)	(75)

Interpretation: 83% of younger women, 77% of younger men and 74% of middle-aged men believe that catastrophic care **should not** be paid for by older people.

* Includes "completely" and "somewhat."

This relationship is also seen in responses to the proposition of placing aged parents in a home. Again, middle-aged women are closer in disagreement (61%) to older women (55% disagree) than they are to younger women who disagree by 73% that aged parents should be placed in a home. Similarly, men in mid-life were closer in opinion (65% disagree) to younger men (69% disagree) than they are to senior men (59% disagree) These findings appear to reaffirm the role of middle-age women as caretakers.

Moreover, upon cross-tabulation by sex within the 46 and younger and 66 and older age segments, little difference in attitude is found. Much has been written about the gap in values between sexes in younger years followed by the steady growth and convergence of these values in later years.

According to many sociologists, as men and women age, their agreement on issues relating to values and belief systems converge. Sometimes, men and women are similar in different age

groups, for example, when responding to a question about placing aged parents in a home if it is affordable. (see Table IV-12)

Financial Autonomy Of Senior Citizens

If one's own ox is gored, presumably one is supremely concerned. In other words, it probably is to be expected that seniors themselves -- those most like to be burdened by both the experience and costs of chronic illness and catastrophic care and placement in homes for the aged-- would object most to paying the bill.

However, in this instance, the ABFP Report data is clear about the fact that, by a large margin, younger people -- those age 46 and younger -- are far more concerned than older Americans about senior caretaking and financial stability.

A striking difference is found in attitudes about financial independence and old age. More than half (55%) of those over age 65 agree that "aged parents should care for themselves until they die." This contrasts with 69% of those age 46 or younger who overwhelmingly disagree with the same statement.

Like the younger segment, six in ten (59%) of middle-aged respondents also disagree that aged parents should care for themselves until they die. Clearly, the older the respondent, the greater the support for caretaking autonomy for themselves and for senior citizens, in general. (see Table IV-13)

Seniors may be expressing the wish to be as independent as possible and to receive relatively little financial assistance from relatives. From a senior citizen perspective, any help from middle-aged relatives might be viewed as an unfair burden or financial strain on an already burdened group and/or a concern about appearing to be or feeling personally helpless.

A recent study confirms that seniors wish to be as independent as possible to avoid being a burden on younger generations. (see John C. Pollock, The Transamerica Report on Retirement Planning: Two Generations View Their Financial Future, Los Angeles: Transamerica Life Insurance Companies, 1989)

TABLE IV-12

THE ASSOCIATION BETWEEN SEX AND AGE AND PARENTS PLACE IN HOMES

	SEX		AGE		
	MEN	WOMEN	<46	46-65	66+
Aged parents should be placed in a home if affordable:	%	%	%	%	%
Agree *	31	30	27	34	37
Disagree *	67	67	70	6357	
	(599)	(601)	(775)	(303)	(117)

	MEN			WOMEN		
	≤46	46-65	66+	<46	46-65	66+
	%	%	%	%	%	%
Agree *	29	34	39	26	34	36
Disagree *	69	65	59	73	61	55
	(421)	(136)	(42)	(354)	(167)	(75)

Interpretation: • 70% of younger respondents believe aged parents should be placed in a home if it is affordable, compared to only 63% of middle-aged and and 57% of those younger than age 46. • 69% of young men and 73% of young women **disagree** that aged parents should be place in a home if affordable, compared to lower percentages of middle-aged and older respondents who disagree.

* Includes "completely" and "somewhat."

TABLE IV-13

THE ASSOCIATION BETWEEN SEX AND AGE AND AGED PARENTS AND CARETAKING

	SEX		AGE		
	MEN	WOMEN	<46	46-64	66+
Aged parents should care for themselves until they die:	%	%	%	%	%
Agree *	35	37	30	38	55
Disagree *	62	61	69	59	41
	(599)	(601)	(775)	(303)	(117)

Interpretation: 55% of those age 66+ agree that aged parents should care for themselves until they die, compared to only 38% in the 46-65 age category and 30% in the younger group.
*Included "completely" and "somewhat."

Middle-Age Financial Squeeze: Challenging Some Misconceptions

Several misconceptions about financial concerns in middle age are challenged by the ABFP Report. Feeling financially squeezed is associated less with being middle aged in itself -- a period of peak income for men -- than it is with a special concern about caring for parents. This is a more unpredictable responsibility than the clearer obligations of parents toward children. After clearing away their own nests, some middle-aged Americans are being asked to take on responsibilities for others who are building their own nests of origin.

With regard to the role of caretaker, it may seem surprising that the role is not more strongly asserted in the willingness to take on financial responsibility. Our society places great importance on an individual's role as caretaker for out older citizens. It could be argued that much of this financial support has traditionally been born by government systems and programs. The

notions of caretaking and social concerns are discussed in the next chapter and reaffirm the belief that women are society's care takers.

Commenting on the new data this chapter reveals, social scientist and ABFP Report advisor Stephen Crystal states:

> Finding that people focus more on deepening relationships in middle age is provocative. It is sometimes said that middle-aged people believe 'youth is wasted on the young.'In regard to interpersonal relationships, middle-aged people may be right. The ABFP Report confirms the importance of relationships over individual activities in middle age.
>
> Regarding caretaking, it is not surprising that Americans assert strongly the moral obligation of children to provide caring and emotional support for aged parents, yet also display mixed views about the appropriateness of children being financially responsible for the needs of older parents.
>
> In the United States, there is a great deal of support in our value system for the extension of personal, emotional support in caretaking activities for older citizens. Bust most Americans also believe there ought to be a government assured system of financial support for meeting the economic needs of older people. In our value system, relatives meet emotional and personal needs, while the government is supposed to meet financial needs.
>
> At first glance, it might seem somewhat surprising that middle-aged women agree least that children should be responsible for providing financial assistance to aged parents. But I would interpret this finding as reflecting strong support for a fully adequate public role in assuring the economic well-being of the elderly.
>
> In most survey research, women believe that society should emphasize social needs or make better provision for human needs. This is confirmed by the findings in Chapter V (NATIONAL ISSUES OF CONCERN) of the ABFP Report. Most studies confirm that women do most of the caretaking.

Consistent with the supposition that women play a preponderance of nurturing roles, women are about twice as likely as men (30% to 15%) to believe one of the best aspects of middle age is grown children leaving home. This is consistent with other research finding that women do not appear to become less happy when children leave home, providing little support for the stereotype of middle-aged women saddened by an 'empty nest.' (*)

(*) Stephen Crystal, Ph.D., Chair, Aging Division, Institute For Health,Health Care Policy & Aging Research, Rutgers University, New Brunswick, NJ.

CHAPTER V. NATIONAL ISSUES OF CONCERN

This segment of the ABFP Report reveals the current viewpoints of Americans on significant national issues that have received widespread attention in recent years and continue to be of deep concern. Covered in this report are reactions on such major topics as substance abuse, the dreaded disease AIDS, pollution and several critical health and quality of life issues that dominate today's headlines.

Respondents' opinions are striking, while to some extent, many might have been foreseen. However, what has become particularly impactful in examining the new data on national issues responses is the emergence of an unusual pattern some what at odds with the work of several scholars.

Surprisingly, in 1989, men and women did not seem to "converge" upon similar perspectives with age. Rather, with few exceptions, women in each age category remain consistently more concerned than men about a wide range of national issues.

Scholars' Predictions

A number of scholars, and social psychologists in particular, have argued that as men and women age, they "converge" in their attitudes and behavior. In some cases, they actually "reverse" roles as they grow older.

For example, David L. Gutman found "sex role reversals with age in three totally dissimilar societies, on the basis of which he proposed that with increasing age, as shift takes place from dominance to nurturance (agency to affiliation) in men and from nurturance to dominance (affiliation to agency) -- the reverse -- in women." (D.L. Gutman, "Parenthood: A Key to the Comparative Study

of the Life Cycle," in N. Datan and L. H. Ginsberg, eds. Life Span Developmental Psychology: Normative Life Crises. New York: Academic Press, 1975, quoted in Alice Rossi, 1980, pg. 20)

Consistently, Bernice Neugarten and David Gutman conclude from a Midwest sample: "As women age they become more tolerant of their own aggressive, egocentric impulses, while as men age, they become more tolerant of their 'nurturant and affiliative impulses'." (B. Neugarten and D. L. Gutman, "Age-Sex Roles and Personality in Middle Age: A thematic Apperception Study," in B. Neugarten, ed. Middle Age and Aging. Chicago U. of Chicago Press, 1968, pg. 71, quoted in A. Rossi, 1980, pg. 20)

From the perspective of several distinguished social psychologists, men and women are likely to grow more similar in their attitudes as they age. The ABFP Report tests how much sex differences diminish or persist across age categories. To the extent that men and women converge in their attitudes toward national issues of concern, the work of many scholars is confirmed. To the extent that men and women remain different with age, long-cherished propositions about the similarity of men and women with age may require modification.

What Are The National Issues That Concern Americans?

Presented with a list of prominent issues, respondents were asked to rate them as "very significant," "somewhat significant," or "not significant."

For the issues of deepest concern -- drug use, pollution and AIDS disease -- importance is registered regardless of age. A national concensus is clear: These issues are of overwhelming importance.

Several of these foremost "very significant" concerns involving physical and mental health well-being that relate to both society as a whole and to individual citizens are:

- **Drug use and abuse..... 88%**
- **Air, land and water pollution..... 81%**

- AIDS disease..... 78%
- High cost of health care..... 70%

The next highest ranked concerns manifest an interest in other quality of life, and many are health-related:

- Homelessness and hunger..... 67%
- Long-term health care, whether in old-age home or own home..... 64%
- Alcoholism..... 63%

The remaining high-ranked interests reflect a broad concern with a wide range of distress-prevention activities associated not simply with individuals, but also with society in general:

- Family planning 57%
- Juvenile delinquency 56%
- National health insurance for catastrophic illness 55%
- Preventive medicine 53%
- Abortion issues 50%
- Job and family-related stress..... 42%

(see Table V-1)

Concern Grows With Age, But Women Are The Nation's Caretakers

A comparison of the way men and women view national issues, compared to the perspectives of different age groups, can show whether interest in the nation's concerns is associated more with sex or with age.

For several issues, age is clearly the factor. Regarding the high cost of health care, long-term health care, alcohol consumption, juvenile delinquency, national health insurance for

catastrophic illness and preventive medicine, respondents age 46 or older are typically more likely to consider these issues "very significant" than are younger people.

Registering high levels of significance is also usually sustained by citizens age 66 and older. In the case of abortion, older respondents are somewhat more likely to consider it a significant issue than either younger or middle-aged respondents.

The following issues find men and women about equally concerned: Air, land and water pollution; Family planning; and National health insurance for catastrophic care.

On all other concerns, women are more likely to consider the issues "very significant." (see Table V-1)

More detailed analyses of the relation of age to perspectives on national issues, compared to the relation of sex to the same perspectives, reveal the consistency of women in every age group to rank highly these national issues of concern.

Appreciation of the significance of national issues does increase with age, but women appear to start early with a greater awareness of the issues, compared to young men. They generally maintain their awareness "lead" over the life course. **This seems to confirm the role of women as caretakers -- in this instance, in the broadest sense.**

TABLE V-1

THE ASSOCIATION BETWEEN SEX, AGE AND SIGNIFICANCE OF SELECTED NATIONAL ISSUES

		SEX		AGE		
	TOTAL	MEN	WOMEN	<46	46-65	66+
Percent who believe each of following is "Very Significant" issue in America	(N=1200)	(599)	(601)	(775)	(303)	(117)
• Drug use, such as cocaine and crack:	88	84	91	87	91	84
• Air, land and water pollution:	81	80	81	81	79	84
• AIDS disease:	78	70	84	78	76	81
• High cost of health care (medications & hospital costs):	70	67	73	65	78	79
• The homeless and hungry:	67	59	74	65	68	71
• Long-term health care:	64	59	69	59	73	70
• Alcohol consumption:	63	53	73	60	70	66
• Family planning:	57	54	59	58	52	57
• Juvenile delinquency:	56	49	63	48	64	73
• National insurance for catastrophic illness:	55	52	58	49	62	66
• Preventive medicine:	53	46	60	50	59	55
• Abortion issues:	50	42	57	47	49	59
• Job/Family-related stress:	42	36	48	42	44	43

Interpretation: For most national issues, women are more concerned than men.

Some slight age differences are noticeable from pre-middle age (36-45) to post-middle age (66-75) regarding the high cost of health care, the homeless and hungry, long-term health care, juvenile delinquency, national insurance for catastrophic illness and abortion issues. (see Tables V-2 and V-3)

TABLE V-2

THE ASSOCIATION BETWEEN FOUR AGE DECADES AND SIGNIFICANT NATIONAL ISSUES

Percent who believe each of following is "Very Significant" issue in America	AGE 36-45 %	46-55 %	56-65 %	66-75 %
• Drug use, such as cocaine & crack:	89	89	94	88
• Air, land and water pollution:	82	76	81	86
• AIDS disease:	75	76	75	80
• High cost of health care (medications and hospital costs):	70	75	81	77
• The homeless and hungry:	61	66	69	71
• Long-term health care:	63	70	76	67
• Alcohol consumption:	63	66	74	68
• Preventive medicine:	51	55	63	52
• Family planning:	51	52	51	56
• Juvenile delinquency:	49	59	69	67
• National health insurance for catastrophic illness:	49	56	67	63
• Abortion issues:	43	46	53	58
• Job/Family-related stress:	45	46	48	43

Interpretation: There are slight age differences in the four-decade period.

TABLE V-3

THE ASSOCIATION BETWEEN AGE, WITHIN SEX ON SIGNIFICANCE OF SELECTED NATIONAL ISSUES

Percent who believe each of following is "Very Significant" issue in America:	MEN			WOMEN		
	≤46	46-65	66+	≤46	46-65	66+
	%	%	%	%	%	%
• Drug use, such as cocaine and crack:	83	90	91	92	93	86
• Air, land and water pollution:	79	81	84	83	76	84
• AIDS disease:	72	65	72	83	86	87
• High cost of health care (medication and hospital costs):	61	78	72	69	77	84
• The homeless and hungry:	58	58	67	73	78	74
• Long-term health care:	54	69	60	63	77	77
• Alcohol consumption:	49	62	52	70	78	74
• Family planning:	54	52	62	63	52	54
• Juvenile delinquency:	43	55	63	53	74	79
• National insurance for catastrophic illness:	46	60	61	52	64	69
• Abortion issues:	40	45	46	54	54	68
• Preventive medicine:	43	54	42	57	63	64
• Job/Family-related stress:	38	37	28	46	52	52

Interpretation: For almost every national issue, women in every age group rank issues "Very significant" more often than men.

The Link Between Compassion And Concern

Believing that middle age is a time for greater compassion is associated somewhat with enlarged concern for national issues. The higher the agreement with more compassion in middle age, the greater the level of agreement that health issues, both narrowly and broadly defined, are "very significant" national issues.

This clear relationship holds for specific health issues, such as high cost of health care, long-term health care and national health insurance for catastrophic illness. But middle-age compassion is also linked to concern with what might be called social and family health, as well: juvenile delinquency and job and family-related stress. (see Table V-4)

Health Care A Strong Concern

As reported in the chapter entitled **FINANCIAL PERCEPTIONS OF MIDDLE AGE**, respondents were asked their level of agreement with the proposition that "catastrophic care should be paid for by older people."

- Overwhelmingly, 75% of all respondents **disagree.**
- When asked if "long-term health care should be the responsibility of federal, state and city governments, 67% of respondents **agree.**
- The data also show that 71% of respondents **agree** that "most middle-aged people develop some type of long-term health condition, such as arthritis, high blood pressure or diabetes."
- And, 62% **agree** that "most middle-aged people tend to be over weight."

Clearly, there is strong concern about health care issues and who pays the bills. (see Table V-5)

TABLE V-4

THE ASSOCIATION BETWEEN MIDDLE AGE COMPASSION AND SIGNIFICANCE OF NATIONAL ISSUES

MIDDLE AGE IS A MORE COMPASSIONATE TIME

Percent who consider each of following is "Very Significant" issue in America:	Agree Completely %	Agree Somewhat %	Disagree * %
• Drug use (cocaine or crack):	86	90	82
• Air, land and water pollution:	83	82	74
• AIDS disease:	77	79	74
• High cost of health care:	73	72	58
• The homeless and hungry:	69	68	60
• Long-term health care:	73	62	52
• Alcohol consumption:	71	60	59
• Family planning:	62	56	50
• Juvenile delinquency:	64	54	46
• National health insurance for catastrophic care:	64	52	46
• Job/Family-related stress:	51	39	34

Interpretation: The higher the level of agreement that middle age is linked to compassion, the higher the likelihood of rating a wide range of national issues, in particular, health issues, as "very significant."

* Includes "completely" and "somewhat."

TABLE V-5

HEALTH FITNESS CONDITIONS ASSOCIATED WITH MIDDLE AGE

	Agree Completely	Agree Somewhat	Disagree Somewhat	Disagree Completely
	%	%	%	%
"Most middle-aged people will develop some type of chronic health condition, e.g. arthritis, high blood pressure or diabetes" :	25	46	22	6
	[71]		[28]	
"Most middle-aged people tend to be overweight":	14	48	26	12
	[62]		[38]	

Women And Men Maintain Separate Perspectives: Little Convergence On National Issues And Chronic Health Concerns In Mid-Life

The survey finds that women and men are indeed different in their conceptions about health in middle age, their attitudes toward chronic health issues and their sensitivity to the gravity of a wide range of national issues.

Concluding that sex differences persist across the life course supports a modification in the belief that as men and women age, they "converge" in their attitudes and behavior.

The argument for gender "convergence" has been articulated by social scientist Alice S. Rossi:

> (T)here is a variety of research evidence of a shift away from sharp gender-related differentiation in the second half of life. . . There is considerable consistency in the observations by developmental psychologists on the direction of change in women compared with men in the decade from forty-five to fifty-five years of age. Many of these studies note a shift from the active, agenetic orientation of young males to a more affiliative orientation in later years.
>
> (Alice S. Rossi, "Life-Span Theories and Women's Lives,"

Signs, 1980, Vol. 6, no.1, pg. 19) (underlining added)

Other scholars, social psychologists, in particular, who have studied male/female role shifts with age, have pointed to similar trends, where "agency manifests itself in self-protection, self-assertion, self-expansion; communion (or affiliation) (is) the sense of being at one with other organisms." (S. Bakan, The Duality of Human Existence. Chicago: Rand McNally & Co., 1966, p. 15)

For Women, Early Learning Foreshadows Later Attitudes: Personal Experience "Transferred" To Society As A Whole

Women respondents, in general, appear to be more sensitive, sympathetic or empathic from an early age, compared to men. For both sexes, early perspectives predict later attitudes, but women seen to start higher up on a scale of concern or empathy for a variety of national issues covered by the ABFP Report. Many of the issues are directly related to health.

From an early age, women appear able to "transfer" the nurturing perspectives they manifest early in life to society as a whole. It is curious that men, in the aggregate, seem unable to "catch up."

This conclusion, that women are consistently more concerned about national issues than men -- at whatever age -- is at variance with the "convergence" hypothesis. However much they may grow together in behavior or in a variety of ways measured by social scientists, when national issues are examined, men and women maintain somewhat different perspectives and levels of sensitivity to issues of monumental national importance.

CHAPTER VI. DEATH, DYING AND LIFE REEVALUATION

According to Erik Erikson and many other scholars who have relied on his work, aging is a series of events and crises that occur in a predictable sequence and timetable. From this perspective, most people will go through similar experiences at similar points in the life cycle. If this viewpoint is accepted, it can be said that most people will only gradually begin to think about death as they grow older.

Yet other scholars have suggested that we pay attention to a wide range of historic, social and economic circumstances that can disrupt this gradual growth of concern about one's mortality.

The evidence from this national survey of 1,200 adults challenges the assumption that there is a gradual transition in middle age from a period of dating one's experiences since birth to a period of looking at "life left to live."

The 'ABFP Report on Middle Age' finds that the 45 to 65 age segment is less likely to worry about death's uncertainty, or about whether life will "work out" than are either younger or older age group. It would be reasonable to expect that the older one gets, the greater the concern for the future and death. But the pattern revealed by the ABFP Report uneven. In fact, it is discontinuous: high concern with the future in youth, less concern in middle age, and somewhat high concern again in old age.

Two questions are immediately considered: Why aren't middle- aged Americans more concerned about the uncertainty of the future? And, why are young people in particular so concerned about the uncertainties of old age? The new data which follows provide some of the answers.

One of the modern perspectives on mid-life is that it is a matter of event-timing, and that middle age is not a period of crisis but rather a gradual change in time perspective. From this point of view, as psychologist Bernice L. Neugarten expresses it,

"...life is restructured in terms of 'life left to live' rather than 'time since birth'." (Bernice L. Neugarten, ed. Middle Age and Aging. Chicago, U. of Chicago Press, p.97) This shift to 'life left to live' is widely considered part of a period of introspection and self-examination often thought to accompany middle age.

In stable political and economic circumstances, health and financial concerns may well lead people in middle age to begin to reflect on the future as much as they have on the "distance traveled" thus far in their lives.

The data in the ABFP Report suggest that younger people, those 46 and under, rather than the middle aged, are most likely of all age groups to reevaluate their lives in the face of death. This survey also finds a connection between health and financial concerns and the younger age group's uncertainties about the future for everyone.

Explanations for this phenomenon include the possibility that the economic precariousness perceived by younger Americans today -- whether manifested in the prices of housing, the uncertainty of steady employment, or the questionable capacity of the Social Security System to pay benefits in the future -- may lead younger citizens to reevaluate their lives far more than did younger people in the World War II post-war period.

Evidence for Uncertainty About the Future

Several items in the survey tap opinions about future uncertainty. **It is striking that about eight in ten (78%) agree that "knowledge of death leads people to reevaluate the lives they have led." Consistently, 61% agree that "there are times I wonder whether my life will work out the way I want it to."**

Young People Are Uncertain

The belief that middle age is associated with the beginning of introspection about death and a reevaluation of life is a reasonable proposition. But this survey finds that, in 1989, the youngest age group (46 and under) is somewhat more concerned about death and life reevaluation than are today's middle-aged Americans.

Respondents were asked whether the uncertainty of death prompts life reevaluation. It is surprising that the younger the respondent, the greater their agreement. Eighty-four percent (84%) of people 44 or younger agree with the statement, compared to 72% of the middle-age group and 68% of those 66 or older. Overall, men and women are similar in their agreement.

Looking at the four decades of middle age, a sharp break appears between the 46-55 age group and the 56-65 segments. There is agreement that there is a linkage between death and life's reevaluation, but that agreement drops from 78% to only 66% in these two age groups. (see Table VI-1 and VI-2)

Testing the association between sex, age, education or income and other measures of variations yields findings of little or no significance.

TABLE VI-1

THE ASSOCIATION BETWEEN SEX, FOUR AGE DECADES AND DEATH'S CERTAINTY PROMPTING LIFE REEVALUATION

	SEX		AGE		
	Men	Women	<46	46-65	66+
Knowledge of the certainty of death leads to reevaluation of one's life:	%	%	%	%	%
Agree *	76	79	84	72	68
Disagree *	22	18	16	26	24
	(599)	(601)	(775)	(303)	(117)

	AGE			
(FOUR AGE DECADES)	36-45	46-55	56-65	66-75
	%	%	%	%
Agree *	81	78	66	71
Disagree *	17	21	31	22
	(298)	(165)	(138)	(87)

Interpretation: 84% of under 46 year olds agree that death's certainty leads to life reevaluation, compared to fewer who do not. 81% of 36-45, and 78% of 46-55 ages with life evaluation, compared to only 66% of 56-65 and 71% of those 66-75.

* Includes "completely" and "somewhat."

TABLE VI-2

THE ASSOCIATION BETWEEN AGE GROUP AND SEX WITH DEATH'S CERTAINTY PROMPTING LIFE REEVALUATION

	MEN			WOMEN		
	<46	46-65	66+	<46	46-65	66+
Knowledge of the certainty of death leads to reevaluation of one's life:	%	%	%	%	%	%
Agree *	80	70	74	88	74	64
Disagree *	19	28	21	12	24	25
	(421)	(136)	(42)	(354)	(167)	(75)

Interpretation: Younger men (80%) and younger women (88%) agree more strongly than older age segments that death's certainty is tied to life re-examination.

* Includes "completely" and "somewhat."

Do Middle-Age Americans Spend Time Thinking About Death?

Regarding a more extreme issue than life reevaluation, wondering whether middle-aged people spend a lot of time worrying about death, results are somewhat clearer.

Respondents who see financial strain in middle age are somewhat more likely than others to believe that middle-aged people spend a lot of time worrying about death. Those who view middle age as a time for chronic health problems are substantially more likely than others to agree that middle-age citizens worry a great deal about death. (see Table VI-3)

TABLE VI-3

THE ASSOCIATION BETWEEN FINANCIAL SQUEEZE OR CHRONIC HEALTH CONDITIONS AND MIDDLE AGE WORRY ABOUT DEATH

MIDDLE AGE FINANCIAL SQUEEZE

Middle-aged people worry about death:	Agree Completely	Agree Somewhat	Disagree *
	%	%	%
Agree *	69	68	56
Disagree *	30	31	42
	(292)	(564)	(535)

CHRONIC HEALTH CONDITION IN MIDDLE AGE

Middle-aged people worry about death:	Agree Completely	Agree Somewhat	Disagree *
	%	%	%
Agree *	40	32	18
Disagree *	58	68	80
	(301)	(546)	(343)

Interpretation: 69% and 68% of those who agree completely or somewhat that middle-aged people who are financially squeezed also agree that middle-aged people worry about death, compared to only 56% of those who disagree about financial strain in mid-life. 40% and 32% of those who agree completely or somewhat that middle-agers who are financially squeezed also believe middle-aged people worry about death, compared to only 18% who disagree about the financial squeeze.

* Includes "completely" and "somewhat."

Do You Ever Wish To Die Before You Get Too Old?

It is noteworthy that 79% of all respondents say "no" when asked the question "Do you wish to die before you get too old?" Only 21% reply affirmatively. Perhaps this is an affirmation of our ability to cope. Significantly, those at the core of middle age are least likely to ever wish to die before becoming too old: 46-65, 15%; 56-65, 16%. Whereas, surprisingly, both younger and older age groups are somewhat more likely to wish for death: 36-45, 22%; 66-75, 22%. (see Tables VI-4 and VI-5)

Commenting on the new 'wishing to die' data revealed in the ABFP Report, Advisor Stephen Crystal said:

> It's noteworthy that most people -- 79% -- do not wish to die before becoming too old, an affirmation of our ability to cope. This persistence of hope may suggest that the quality of life can be maintained with age.
>
> Even for that minority who say they would prefer to die before becoming too old, the definition of "too old"increases with the age of the respondent. This finding contradicts the assumption that the quality of life must decline past a certain age.

Middle-Aged Men Least Likely To Wish To Die

Middle-aged men appear, by far, the least likely (of all age groups of men and women) to wish to die before they get too old: 9% compared to 23% for younger men and 26% for older men. Older women, by contrast, are least likely among all groups of women to wish to die before becoming too old: 15% compared to 26% for younger women and 22% for middle-aged women. (see Table VI-6)

TABLE VI-4

THE ASSOCIATION BETWEEN SEX, AGE AND EVER WISHING TO DIE BEFORE GETTING TOO OLD

	SEX		AGE		
	MEN	WOMEN	<46	46-65	66+
Ever wish to die before getting too old:	%	%	%	%	%
Yes	20	23	24	16	19
No	80	77	76	84	81
	(599)	(601)	(775)	(303)	(117)
IF "YES"			AGE		
Average age they wish to die:	70	75	71	77	86
	(113)	(142)	(172)	(48)	(34)

Interpretation: 24% of those less than 46 years old wish to die before getting too old, compared to only 16% and 19% of those 45-65 and 66 plus who feel the same way.

TABLE VI-5

THE ASSOCIATION BETWEEN FOUR AGE DECADES AND EVER WISH TO DIE BEFORE GETTING TOO OLD

	AGE			
	36-45	46-55	56-65	66-75
Ever wish to die before getting too old:	%	%	%	%
Yes	22	15	16	22
No	78	85	84	78
	(298)	(165)	(138)	(87)
IF "YES"		AGE		
Average age they wish to die:	76	76	78	86
	(49)	(24)	(24)	(30)

Interpretation: Only 15% and 16% of those 46-55 and 56-65 ever wish to die before getting too old, compared to 22% who are younger (36-45) and 22% who are older (66-75). The ideal age at which those who wish to die jumps abruptly from 78 years old in the 56-65 group to 86 in the 66-75 age segment.

TABLE VI-6

THE ASSOCIATION BETWEEN AGE WITHIN SEX EVER WISH TO DIE

	MEN			WOMEN		
	<46	46-65	66+	<46	46-65	66+
	%	%	%	%	%	%
Ever wish to die before you get too old:						
Yes	23	9	26	26	22	15
No	77	91	74	74	78	85
	(421)	(136)	(42)	(354)	(167)	(75)

Interpretation: Only 9% of middle-aged men wish to die before becoming too old, compared to 23% of younger men. By contrast, 15% of older women are at least likely to wish to die before becoming too old.

Wishing To Die Linked To Finances

Those respondents who associate middle age with concomitant financial strain or chronic illness differ, however, in their opinions about wishing to die before becoming too old. Respondents in complete agreement about a middle-age financial squeeze are about one and a half to twice as likely to say "yes," they wish to die before becoming too old.

Curiously, however, the ABFP Report data do not suggest an association between the belief that middle age is a period of chronic illness and the wish to die. (see Table IV-7)

TABLE VI-7

THE ASSOCIATION BETWEEN MIDDLE AGE FINANCIAL SQUEEZE AND THOSE WISHING TO DIE BEFORE BECOMING TO OLD

	MIDDLE AGE FINANCIAL SQUEEZE		
	Agree Completely	Agree Somewhat	Disagree *
Ever wish to die before getting too old:	%	%	%
Yes	31	19	17
No	69	81	83
	(292)	(564)	(335)

	CHRONIC HEALTH CONDITION IN MID-LIFE		
Ever wish to die before getting too old:	%	%	%
Yes	19	23	21
No	81	77	79
	(343)	(546)	(301)

Interpretation: 31% of those who agree completely that middle-aged people who are financially squeezed say they wish to die before getting too old, compared to only 19% and 17% of those who agree somewhat or disagree. There is no relation between agreement about chronic illness conditions in mid-life and a wish to die before becoming too old.

* Includes "completely" and "somewhat."

Today's Middle-Aged Respondents -- Men in Particular -- Are Less Pessimistic and More Privileged

Historically, the group of people studied in surveys of middle-aged Americans today samples an unusually privileged group of our population. Many were born in the Depression of the '20s and spent early childhood in families that experienced it; some of the men fought in World War II and some in the Korean War in the 1950s. Subsequent family formation and career progression took place under special economic circumstances.

In addition to benefiting from the G.I. Bill for education and special low-rate mortgages, this small demographic group benefited in other ways. As sociologist Alice S. Rossi describes:

> Reflecting the lowered birthrate that began in the late 1920s and persisted through the Depression years of the '30s, post-World War II adults benefited from the combination of membership in a small cohort and an expanding economy, particularly in the growing professional and technical fields.
>
> This means there was both opportunity and pressure for high productivity and easy career advancement as their lives and work histories unfolded in the 1950s and 1960s. Unlike their fathers' experience of job loss and talent under-utilization, today's middle-aged men may have achieved well beyond their earliest aspirations. (Alice S. Rossi, Life-Span Theories and Women's Lives, Signs: Journal of Women in Culture and Society 1980, vol.6, no.1, p.14)

Although the ABFP Report confirms low pessimism among middle-aged Americans generally, it also finds that men are somewhat less likely than women to express low levels of pessimism. Rossi provides a plausible explanation for this difference in perspective between middle-aged men and women:

> Middle-aged women represent the cohort that pioneered the settlement of suburbia in the post-World War II period -- attracted to domesticity that far exceeded in affluent possibilities what their mothers experienced in the lean years of the 1930s but more isolated from kin and friends by distance and the pressure on time and energy that flowed from their most striking characteristic, the large size of their families. (Rossi, Signs, p.15)

The specific historical experiences of this sample of middle-aged Americans -- what social scientists call "cohort particularity," -- may explain why today's middle-aged respondents in this study are different from younger and older groups. The middle-aged world has indeed grown in certainty and opportunity, especially for men.

Youth Today More Uncertain Than Previously, But Perhaps More Concerned and Aware

In contrast to relatively certain expectations and expanding opportunities for today's middle-aged Americans, today's younger people appear to be candidates for maximum uncertainty. Again, the historical evidence confirms this assertion. Dr. Rossi describes these circumstances well:

> Many indicators in the 1970's suggest a new period of increased variance in both the timing and sequencing of life events. Age norms are more fluid; more people marry, divorce, remarry or never marry; increasing numbers of children spend time first in two-parent, then one-parent, then two-parent households; more people have no children at all, and more have late first births.
>
> (It has been argued that) the structure of work in American society is undergoing a shift from the lockstep pattern of schooling and job scheduling of mature industrialism to a post-industrial pattern of greater flexibility, more interspersing of school and work, and a more subtle adaptation between family and work patterns. (Rossi, Signs, 1980, pg.31)

For younger people today, social and occupational fluidity joins with an uncertain economy and uncertain prospects for middle and old age. In these circumstances, it is not surprising that middle-aged Americans express less uncertainty about the future than the younger generation.

Far from a cause for alarm, the younger generation's uncertainty may reflect a greater (perhaps more accurate) awareness and sensitivity to the economic dilemmas that await all Americans than does the relative tranquility of middle-aged citizens.

This uneasiness about the future among younger people, coupled with a sense of moral and financial responsibility for others discussed elsewhere in the ABFP Report, may herald an age segment willing to face the economic and social challenges ahead.

As carriers of the values that will guide the future, young Americans might be regarded less as unnecessarily anxious before their time than as bellwethers for a nation's capability to anticipate, meet and overcome the obstacles that the future presents.

APPENDICES:

APPENDIX A. ACKNOWLEDGEMENTS

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APPENDIX B. METHODOLOGY

- **Research Design**

The questionnaire was develop by NEW WORLD DECISIONS, project consultants representing the survey sponsor, and the panel of Advisors.

The telephone survey was conducted January and February, 1989, among a national random sample of 1,200 adults (18 years of age and older) from throughout the continental United States. The sampling plan specified that half of the interviews be conducted with men and half with women.

The interviews were conducted by NEW WORLD DECISIONS associates, and the methods used in sample selection were designed to ensure that the final sample would be truly representative of the total population being surveyed. Stratifications by geographic region, metropolitan versus non-metropolitan area and market size, were used so that the sample would accurately reflect population distributions. A random digit sample procedure was used to include individuals living in households with unlisted telephone numbers as well as those living in households with listed phones in their proper proportions.

All interviewing was conducted during weekday evenings and weekend hours to ensure that working individuals would be accurately represented in the sample. Up to three call-backs were made to each telephone number that had neither yielded a completed interview nor had been disqualified.

Upon completion of the field work, the distribution of several key demographic characteristics in the sample was aligned to their known distributions as determined by the U.S. Census Bureau, by a comprehensive sample balancing procedure utilized by NEW WORLD DECISIONS. Thus, the final weighted sample accurately reflects the total population being measured on such characteristics as age, sex, household size, region, race, educational attainment and income level.

- **Sample Characteristics**

	Unweighted Number	Weighted Number	Total Sample %	Consider Self Middle Aged Yes %	No %
Total	(1,200) *	[1,200] **	100%	43	57
Sex: Men	(599)	[574]	48	44	56
Women	(601)	[626]	52	41	59
Age: 18-35 years	(477)	[490]	41	11	89
36-45 years	(298)	[219]	18	58	42
46-55 years	(165)	[158]	13	84	16
56-65 years	(138)	[149]	12	78	12
66-75 years	(87)	[45]	4	30	70
Sex and Age:					
Men: <46 years	(421)	[350]	29	30	70
46-65 years	(136)	[153]	13	78	22
66+ years	(42)	[71]	6	41	59
Women: <46 years	(354)	[350]	30	21	79
46-65 years	(167)	[154]	13	84	16
66+ years	(75)	[109]	9	43	57
Education:					
High school or less	(611)	[622]	52	47	53
Some college	(334)	[339]	28	37	63
College graduate	(250)	[233]	19	39	61
Household Income (Annual)					
Less than $20,000	(375)	[375]	31	39	61
$21,000 - $40,000	(445)	[445]	37	37	63
$41,000-$70,000	(232)	[232]	19	55	45
$71,000 or more	(67)	[67]	6	49	51
Marital Status:					
Married	(773)	[698]	58	49	51
Divorced	(139)	[129]	11	53	47
Widowed	(89)	[113]	9	53	47
Never married	(236)	[257]	21	16	84

* ( ) = Unweighted absolute or raw number

** [ ] = Weighted absolute or raw number

- **Age and Sex Weighting**

Total Sample

Age	1985 Census	Sample Unweighted	Weighted
18-24 years	16.3	11.9	15.4
25-34 years	24.0	25.6	23.7
35-44 years	18.1	25.6	18.7
45-54 years	12.8	14.2	13.1
55-64 years	12.7	12.0	12.6
65+ years	16.1	10.7	16.5

MEN

Age	1985 Census	Sample Unweighted	Weighted
18-24 years	8.2	6.2	7.8
25-34 years	12.0	13.6	11.5
35-44 years	8.9	14.8	9.3
45-54 years	6.2	6.9	6.6
55-64 years	6.0	4.6	6.0
65+ years	6.5	4.0	6.7
Total	47.8	50.1	47.9

WOMEN

Age	1985 Census	Sample Unweighted	Weighted
18-24 years	8.1	5.7	7.6
25-34 years	12.0	11.9	12.1
35-44 years	9.2	10.8	9.2
45-54 years	6.6	7.3	6.5
55-64 years	6.7	7.3	6.6
65+ years	9.6	6.6	9.8
Undesignated	-	-	0.4
	52.2	47.8	52.2

- **Weights By Region**

Total Sample

Region	1985 Census	Sample Unweighted	Weighted
Northeast	21.4	19.5	20.7
Midwest	24.6	28.1	24.8
South	34.1	36.0	34.9
West	19.9	16.4	19.6

- **Response Rate**

The response rate of 48 percent, using a 27-minute questionnaire for the national random sample of 1,200 can be described as follows:

Completed interviews	1,200
Non-Response	
Refusals	2,149
Terminated interviews	354
Total Potential Respondents (Excluded from Sample)	
Disconnected	1,367
Never answered	1,078
Always busy	100
Business/Government	371
Deaf/Language problem	161
Answering machines	169
Callbacks	152
Total number of calls	7,110

- **Sampling Error**

The margin of error for the 1,200 random sample is 2.8% 95 out of 100 times (the 95% confidence level). A table of the estimated sampling error at the 95% confidence level is reproduced below.

95% Confidence Level

Sample Size	50/50	60/40	70/30	80/20	90/10
100	10.0	9.8	9.2	8.0	6.0
200	7.1	6.9	6.5	5.7	4.2
300	5.8	5.7	5.3	4.6	3.5
400	5.0	4.9	4.6	4.0	3.0
500	4.5	4.4	4.1	3.6	2.7
600	4.1	4.0	3.7	3.3	2.4
700	3.8	3.7	3.5	3.0	2.3
800	3.5	3.5	3.2	2.8	2.1
900	3.3	3.3	3.1	2.7	2.0
1,000	3.2	3.1	2.9	2.5	1.9
1,500	2.5	2.5	2.3	2.0	1.5
2,000	2.2	2.1	2.0	1.8	1.3

The sample size of 1,200 ensures that the statistics collected from the sample and the conclusions drawn from data analyses will be valid within approximately a 2% to 3% margin of error.

- **Analyzing Significance**

The analyses reported in the text are often illustrated with cross-tabulation data. Whether or not the statistical results are considered signicant is judged by examining "percent difference scores." In this study, significant percentage differences are measured by the following criteria:

When comparing differences between two percentages, a difference if 6 to 9 points is considered "somewhat significant;" a difference of 10 to 14 points is "significant;" and a difference of 15 or more points is considered "very significant." Attitudes toward middle age vary little or not at all among respondents from different income, education or regional categories.

- **Treatment of Missing Data**

The total number of respondents may vary from question to question because not all respondents answered every question. Sometimes column percentage totals do not add to 100%. Whenever the total is between 98% and 102%, the variation is typically due to rounding. Any other variation, for example, for total percentages less than 98% is due to the presence of the response "Don't know/No answer.

- **Questionnaire** (See following pages)

New World Decisions
Kendall Park, NJ
January 26, 1989

GENERAL POPULATION QUESTIONNAIRE

Hello, my name is _____ from New World Decisions, a national opinion research firm located in New Jersey. Today we're conducting a survey about peoples' beliefs and attitudes toward the time of life normally called "MIDDLE AGE" and we would like to include your answers. First, I have a few classification questions to ask:

1. INTERVIEWER INDICATE RESPONDENT'S SEX: Male.....1
Female.....2

2. Do you consider yourself to be middle aged?

Yes.....1
No.....2

2a. IF "NO" IN Q.2, ASK THE FOLLOWING:
What events, experiences, or changes would lead you to think of yourself as middle-aged?

_____

_____

2B. IF "YES" IN Q.2, ASK THE FOLLOWING:
What events, experiences or changes have led you to feel that you are middle aged?

_____

_____

3. Now, I'm going to read you a list of statements. After I read each one, please tell me how much you agree that it describes an event that relates to people who are middle aged. Tell me whether you agree completely(4), agree somewhat(3), disagree somewhat(2), or disagree completely(1).

YOU ARE PROBABLY NOT MIDDLE AGED UNTIL:

a. it takes a day or two to recover from strenuous exercise 4 3 2 1

b. you become a grandparent 4 3 2 1

c. the last of your children moves out on his/her own 4 3 2 1

d. at least one of your parents has died 4 3 2 1

e. you worry about having enough money to pay for health care concerns 4 3 2 1

f. you don't recognize the names of the music groups on the radio 4 3 2 1

g. you get more respect from other people 4 3 2 1

h. you find yourself thinking more about past events than about the future 4 3 2 1

4. Now, please tell me how much you agree or disagree with the following statements:

YOU ARE PROBABLY NOT OLD UNTIL:

a. You frequently worry about your health. 4 3 2 1

b. You lose interest in dressing neatly and attractively. 4 3 2 1

c. You won't drive far from home any more. 4 3 2 1

d. You enter a nursing home. 4 3 2 1

e. Your children try to do everything for you. 4 3 2 1

f. You generally feel too tired to participate in activities you used to enjoy. 4 3 2 1

g. Most of your friends have died. 4 3 2 1

h. You begin receiving Social Security checks. 4 3 2 1

i. You worry frequently about dying. 4 3 2 1

5. How old are you to your nearest birthday?

_____years

6. Altogether, how many persons, if any, do you feel very close to? That is, people you feel at ease with, can talk to about personal problems, and get real help from in times of trouble? (DO NOT READ NUMBERS)

0 1 2 3 4 5 6 7 8 9 10 11-15 16-20 20+

7. Now I'd like you to think about the period of life that is usually called MIDDLE AGE. At what age do you think that MOST PEOPLE enter middle age?

_____years

7a. And at what age do you think that MOST MEN enter middle age?

_____years

7b. And at what age do you think that MOST WOMEN enter middle age?

_____years

8. IF DIFFERENT AGES IN Q.7a/b, ASK: Why do you think that most (men/women) enter middle age earlier?

_____

_____

9. At what age do you think that MOST PEOPLE generally leave middle age and become old"?

_____years

9a. And at what age do you think that MOST MEN generally leave middle age and become "old"?

_____years

9b. And at what age do you think that MOST WOMEN generally leave middle age and become "old"?

_____years

10. IF DIFFERENT AGES IN Q.9a/b, ASK: Why do you think that most (men/women) leave middle age earlier?

_____

_____

11. In your opinion, what is the BEST aspect of being middle aged?

_____

_____

12. And what do you think is the WORST aspect of being middle aged?

_____

_____

13. I'm going to read you a list of activities. After I read each one, I would like you to tell me TWO things:

FIRST, how likely it is that YOU will be doing this or experiencing this when you are (or were) middle aged,

SECOND, how likely it is that others who are now your age, but are of the OPPOSITE SEX, will be doing (or did) this activity in middle age.

Please tell me whether it is, "very likely"(4), "somewhat likely"(3), "sosmewhat unlikely"(2), or "very unlikely"(1). (ASK FOR THE "X'ed" ACTIVITY AND RECORD THE APPROPRIATE NUMERIC CODES BELOW UNDER "YOU" AND "OPPOSITE SEX". CONTINUE UNTIL ALL ACTIVITIES HAVE BEEN ASKED.

	YOU in middle age	OPP SEX middle age
a. take up an ACTIVE new sport such as skiing or tennis	4 3 2 1	4 3 2 1
b. get a new job	4 3 2 1	4 3 2 1
c. see an x-rated movie	4 3 2 1	4 3 2 1
d. become the parent of a newborn baby	4 3 2 1	4 3 2 1
e. assist a child with financial needs	4 3 2 1	4 3 2 1
f. become closer to one's spouse, children or intimate friends	4 3 2 1	4 3 2 1
g. lower job and income expectations	4 3 2 1	4 3 2 1
h. participate regularly in religious activites	4 3 2 1	4 3 2 1
i. enjoy an active and fulfilling sex life	4 3 2 1	4 3 2 1
j. care for a frail parent	4 3 2 1	4 3 2 1
k. accept financial help from a parent	4 3 2 1	4 3 2 1
l. get married to a new spouse	4 3 2 1	4 3 2 1
m. begin saving for retirement	4 3 2 1	4 3 2 1

14. The following are statements some people have made. After I read each one, I'd like you to tell me whether you agree completely (4), agree somewhat (3), disagree somewhat (2), or disagree completely (1) with each one:

I usually feel pretty sure that my life will work out the way I want it to	4 3 2 1
People who reach middle age and have never married, probably never will	4 3 2 1
The wisdom and experience of middle aged people are needed to guide the younger generation	4 3 2 1
Middle aged people spend a lot of time worrying about death	4 3 2 1
There are many times that I wonder whether my life will work out the way I want it to	4 3 2 1
Knowledge of the certainty of death leads people to reevaluate the lives they have led	4 3 2 1
It is important never to get fired from a job	4 3 2 1
Middle aged people are often under severe financial strain due to the need to care for both their children and their parents	4 3 2 1
Middle age means having accomplished many of your career goals	4 3 2 1
Middle aged people should be financially self-sufficient	4 3 2 1
You are only as old as you feel	4 3 2 1
Middle age is a state of mind, not the state of your body	4 3 2 1
You can be middle aged at practically any point during your adult years	4 3 2 1
Middle age is a specific span of years of your life, no matter how you feel or look.	4 3 2 1

15. Now, I'd like you to do the same thing with some statements that relate to FITNESS, INTIMACY and SOCIAL SKILLS. To what extent do you agree with the following statements? Do you agree completely(4), agree somewhat(3), disagree somewhat(2), or disagree completely(1)?

Most middle aged people will develop some type of chronic health condition such as arthritis, high blood pressure, or diabetes	4 3 2 1
It is alright to look outside one's marriage for sexual satisfaction	4 3 2 1
Most middle aged people tend to be overweight	4 3 2 1
Middle aged women should not wear bikinis	4 3 2 1
Most people who are middle aged look forward to the time when all their children have left the house	4 3 2 1
Sexual satisfaction increases with age	4 3 2 1
In today's society, it is expected that almost everyone will get divorced	4 3 2 1
It is a good idea for couples to live together before marriage	4 3 2 1
It is unacceptable today for people to have extramarital affairs	4 3 2 1
Middle aged people who are single enjoy doing the same things that younger single people do	4 3 2 1
Middle age people lose sexual interest	4 3 2 1
At middle age, a person becomes more compassionate to the needs of others	4 3 2 1

16. I'm going to read you a list of several issues which affect many Americans. Please tell me, for each one, whether you would rank it "one" "two" or "three", where "one" means that it is a "very" significant issues in America, "two" means it is a "somewhat" significant issue, and "three" means that it is "not" a significant issue.

	VERY	SOME	NOT
o Air, land and water pollution	1	2	3
o Family planning	1	2	3
o Alcohol consumption	1	2	3
o Drug use, such as cocaine and crack	1	2	3
o Job and family related stress	1	2	3
o High cost of healthcare (for example, over-the-counter medications and hospital charges	1	2	3
o AIDS diseases	1	2	3
o Long-term health care, whether in senior citizen homes or at home	1	2	3
o National health insurance for "catastrophic" illness	1	2	3
o The homeless and hungry	1	2	3
o Juvenile delinquency	1	2	3
o Abortion issues	1	2	3
o Preventive medicine	1	2	3

17. There are many opinions about whose responsibility it is to take care of aging or aged parents. For each of the following statements, please tell me whether you "agree strongly"(4), "agree somewhat"(3), "disagree somewhat"(2), or "disagree strongly"(1).

o Catastrophic care should be paid for by older people	4	3	2	1
o Long-term healthcare should be the responsibility of federal, state and city governments	4	3	2	1
o The children of aged parents should be financially responsible for their parents' care	4	3	2	1

o Aged parents should be placed in a home if it can be afforded	4	3	2	1
o Children have an obligation to care for their aged parents until the parents die	4	3	2	1
o Aged parents should take care of themselves until they die.	4	3	2	1
o Parents have an obligation to care for their children, if necessary, even when the children become adults	4	3	2	1

18. Do you ever find yourself wishing to die before you get too old?

Yes.....1
No.....2

IF "YES", ASK:
19. At what approximate age would you wish to die?

_____ years

Demographics:
D-1. Do you: (READ LIST)

Own your home.....1
Rent your home.....2
Live in someone else's home without paying rent.....3

D-2. Are you married, divorced, widowed, or have you never married?

Married.....1
Divorced.....2
Widowed.....3
Never married.....4

UNLESS "NEVER MARRIED" ASK:

D-2a. Regardless of how many times you may have been married, what was the longest period that you have been married to the same person?

---------- years

D-3. How many children, if any, do you have?

0 1 2 3 4 5 6 7 8 9+

ASK Q.D-3a IF HAS CHILDREN
D-3a. How many, if any, of your children live with you at home?

0 1 2 3 4 5 6 7 8 9+

IF "1" OR MORE IN Q.D-3a, ASK Q.D-3b.
D-3b. And how many, if any, of your children that live in your own home are 21 years or older?

0 1 2 3 4 5 6 7 8 9+

D-4. Which of the following BEST describes who you live with? Do you live with: (CIRCLE ALL THAT APPLY)

Your spouse.....1
Your children in your home...2
A romantic companion 3
Your children in their home..4
Your parents.....5
Other relatives.....6
A roommate.....7
Alone.....8

D-5. What is the longest time that you have lived in any one community after the age of 21 years?

_____ years

D-6. Which of the following best describes your employment status: (READ LIST)

Employed, full time.....1
Employed, part time.....2
Retired.....3
Choose not to work.....4
Unemployed.....5

D-7. What is the longest period of time that you have ever been employed by the same employer?

_____ years

D-8. What was the highest grade that you completed in school?

Less than a high school graduate.....1
High school graduate.....2
Post high school technical training...3
Some college.....4
Two year college graduate.....5
Four year collge graduate.....6
Post graduate courses.....7
Post graduate degree.....8
Refused.....9

D-9. Thinking about 1988, what was your total household income category? Was it: (READ LIST UNTIL "YES", THEN CIRCLE NUMBER)

Less than $10,000.....1
Less than $15,000.....2
Less than $20,000.....3
Less than $25,000.....4
Less than $30,000.....5
Less than $40,000.....6
Less than $50,000.....7
Less than $60,000.....8
Less than $70,000.....9
Less than $80,000.....10

More than $80,000.....11
Refused/don't know.....12

D-10. Which ONE of the following most closely describes your ethnic background: (READ LIST)

White.....1
Black.....2
Hispanic.....3
Asian or Pacific Islander.....4
American indian...5
Other.....6
Refused.....7

D-11. In what state do you live?

_____

Respondent's Name: _____

Respondent's Telephone: ( ) _____

Interviewer: _____ Date: _____